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ABSTRACT

This Kids Count report presents statewide trends in the well-being of New Hampshire's children. The statistical report is based on 14 indicators of child well being: (1) children in poverty; (2) fatherless families; (3) maternal education; (4) teen births; (5) births to unmarried mothers; (6) low birth weight births; (7) insurance coverage; (8) prenatal care; (9) students' language arts and mathematics proficiency; (10) idle teens; (11) family income level; (12) Medicaid coverage; (13) Aid to Families with Dependent Children; and (14) food stamp assistance. Results indicate that, overall, New Hampshire's children live in good conditions, with the state ranking first among the 50 states for the past several years. However, there are significant differences among the state's communities. This report focuses on vulnerable children and the impact of family economic conditions. All New Hampshire towns and cities were divided into 5 clusters with similar economic conditions based on per capita income, median family income, percent of children in poor families, and percent of persons between 185 percent of poverty. The economic cluster analysis shows that: (1) wealthier communities are concentrated in the southeast; (2) in poor communities in the west and north, significantly higher proportions of children are at risk for almost every indicator. Across all economic clusters, family income and structure correlated most strongly with child well-being. The report suggests that the state's primary goal should be to narrow the gap between the wealthiest and poorest children and between the wealthiest and poorest communities. Appendices present individual town data, labor market area data, definitions, and a glossary. (KDFB)

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1996 Kids Count New Hampshire

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1996 KIDS COUNT NEW HAMPSHIRE DATA BOOK
ERRATA SHEET

Correction on page 11:

Sidebar, Town Profiles: The Extremes of Wealth and Poverty, paragraph 1:

Amherst should be added to the list of 13 towns that scored in the top economic cluster for each of the 4 economic factors used to categorize towns.

Corrections on pages 66-67:

Town — *Column Headings:*

	1990 Population	Children Age 0-17 1990	Persons w/Poverty Status Determined 1990	Persons Below 185% of Poverty 1990	Percent Below 185% of Poverty 1990	Children Age 0-17 Below Poverty 1990	Percent Children Below Poverty 1990
Hampton	12,273	2,513	12,140	1,807	15%	369	15%
Hampton Falls	1,503	344	1,503	120	8%	15	4%

Town — *Column Headings:*

		Number of Births 1990-1994 with the Following Risk Factors:					
	Total Births 1990-94	Mother w/ Less Than 12 Years Education	Mother Under Age 20	Unmarried Mother	Smoking Mother	Mother w/ Late or No Pre-Natal Care	Infant Weighing 3.0-5.5 lbs
Hampton	825	71	39	133	152	22	41
Hampton Falls	80	3	5	8	7	3	6

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CONTENTS

2 Acknowledgments

5 Introduction

9 Chapter 1: New Hampshire Children and Their Economic Environment

13 Chapter 2: Children At Risk: Who Are They?

19 Chapter 3: Off To A Healthy Start? Mothers and Babies Face More Risks in Poor Towns

27 Chapter 4: Education: Two Measures of How Children Fare

35 Chapter 5: Parents, Work, and Wages: Good Jobs Mean That Children Do Better

45 Chapter 6: The Cost of Relieving Poverty
Individual Town Chart: Medicaid Caseloads and Public Assistance Costs

53 Chapter 7: Getting Children and Families Off Welfare: Is a Job Enough?

56 Epilogue

59 Appendices and *How to Use This Book*

60 A. Individual Town Data Tables

81 B1. Labor Market Area Data Tables

83 B2. Industries Grouped by NH Average Wages

85 C. Sources and Methods of Calculation

88 D. Glossary of Selected Terms

4

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The 1996 Kids Count New Hampshire Data Book is the third in a series of Kids Count NH Data Books published by the Children's Alliance of New Hampshire, with oversight from the Kids Count Cabinet. Like the previous two books, this volume provides demographic information on New Hampshire children and families; data regarding maternal and child health; facts about measures of educational performance and attainment; and data on public assistance programs to relieve poverty for children and families. Individual town data on public assistance programs for New Hampshire's 234 towns and cities are presented in Chapter 6. The Appendix provides town-by-town data on the remaining topics.

This book also focuses on the link between data on child well-being and the economy of individual communities. It examines how well New Hampshire children fare in clusters of communities that share similar economic conditions. The data presented here show that children living in communities with similar economic profiles face similar problems.

Kids Count NH is part of a national and state-by-state project to gather and disseminate data concerning the well-being of children. Oversight of the project is provided by the Kids Count Cabinet, a group of leaders in business, education, academia, health care, government, and child services. The Kids Count NH effort is funded through a grant to the Children's Alliance from the Annie E. Casey Foundation, the nation's largest philanthropy for needy children.

Overview

Overall, New Hampshire's children live in good conditions. For several years, the National Kids Count Data Books have ranked New Hampshire first among all 50 states in measures of children's well-being. This should make us proud.

However, these conditions do not extend to every child or every community. The Kids Count NH books for 1994 and 1995 presented ground-breaking evidence of the different conditions under which New Hampshire's children live. The books identify, by town and region, children whose lives are affected by low family income and decreased access to quality health and educational resources. In addition, Kids Count NH data books reveal profound differences

among New Hampshire communities when it comes to the status of their children. Our national rank is a source of pride, but it does not lessen the importance of understanding why some children live in poverty and identifying who these children are.

What's New in This Book

The Kids Count 1996 Data Book takes a closer look at New Hampshire's vulnerable children. It provides descriptive information about them, quantifies the risks confronting them, and suggests factors that contribute to the diminished quality of their lives. In this book, we look beyond the geographic regions of the state used in previous books. Instead, we focus on groupings or "clusters" of communities that share important economic traits. We discover that a child living in Manchester grows up in an economic environment that is more like that of Rochester, 40 miles away, than like Manchester's neighbor, Bedford.

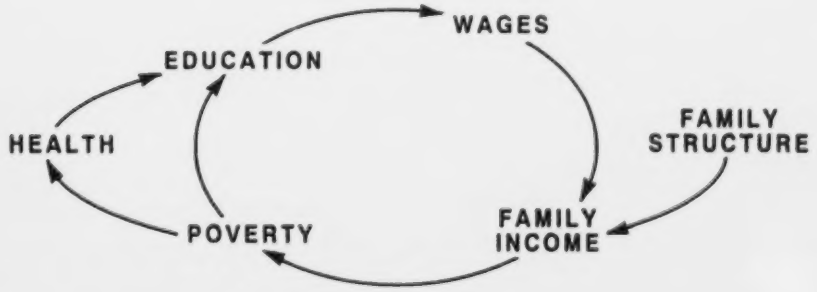
We have structured the economic analysis by dividing all 234 New Hampshire towns and cities into five clusters with similar economic conditions based on four factors: 1993 per capita income, 1989 median family income, percent of children in families below poverty, and percent of persons below 185% of poverty (see Chapter 1). Taken together, these factors provide a comprehensive picture of a community's economic status. Through examining the status of children by cluster, we can see correlations between a town's economic conditions and risks to its children.

The economic cluster analysis shows that, with important exceptions, New Hampshire's wealthier communities are concentrated in the southeastern corner of our state. The area abounds with families with young children. The data show that most of them, by a number of measures, are doing well: healthy, learning and thriving.

The picture is very different in poor communities, many of which are concentrated in the western and northern parts of the state. In these clusters of poor communities, the data reveal significantly higher proportions of children at risk for almost every factor studied. Economic conditions in poor communities mean that their children face many more obstacles to a happy and productive life than do children in wealthier communities. While even our wealthiest communities have some children at risk, there are far greater concentrations of poor children in towns with fewer economic resources.

Across all economic clusters, two factors correlate most strongly with child well-being: family income and family structure. Quite simply, living in a home with two parents with suffi-

cient wages is the best predictor of success for children. Poverty and/or living in a single-parent home increases the probability of adverse health and educational outcomes. In turn, the ongoing effect of these adverse outcomes will be lower wage-earning potential later in life, and a greater likelihood that one's own children will face health and social risks. The following diagram depicts this cycle.



Finally, the 1996 Kids Count New Hampshire Data Book shows that issues of child welfare and issues of economic development are connected. Collectively, our goals should be to narrow the gap between our wealthiest and poorest children and between our wealthiest and poorest communities. Children's advocates must support efforts to obtain more high-paying jobs by attracting industries with high average wages to parts of the state where they are scarce, so that more parents can earn a living wage and fewer children must depend on public assistance. At the same time, no community can afford to deny access to the health care, education and community-based social supports badly needed by many of today's children. For better or worse, today's children are tomorrow's workers, parents, and New Hampshire citizens. Our future depends on them.

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Chapter 1
New Hampshire Children and Their Economic Environment

New Hampshire children live in communities that are as varied as the state's mountains, lakes, and seashore. The differences among these communities — old mill towns, remote villages, bedroom suburbia, high-tech cities — influence the economic "environment" in which our children grow up.

In this book we explore the status of New Hampshire's children by studying clusters of communities with similar economic conditions, to see what impact our children's economic environment may have on their well-being. By doing so, we look beyond the traditional geographic regions of the state. Instead, we focus on communities that share crucial economic traits, whether they are close neighbors or many miles apart. We discover that children growing up in Manchester, for example, live in an economic environment more like Rochester, 40 miles away, than like Manchester's neighbor, Bedford.

Economic "Clusters": Ranking Communities by Income Level and Poverty

In order to look at the economic status of New Hampshire communities, it is useful to divide them into a set of categories. We have chosen to use five clusters[1] based on the following four factors, each taken or derived from the 1990 US census:

1993 Income per Capita — the most current measure of income levels.

1989 Median Family Income -- the best available measure of family income (excludes college students and other single persons).

Percent of Children in Families Below Poverty — the best measure of the presence of very poor children in a community.[2]

Percent of Persons Below 185% of Poverty — the best measure of the presence of the "working poor" in a community.[3]

Map 1

These four factors were used to present a balanced picture of each community's economic environment. The cities and towns were ranked for each of these factors and placed in a cluster grouping for that factor. Then the four sets of groupings were averaged and a final cluster ranking was assigned to each community. The advantage of this process is that each factor received equal weight.

Using this methodology, we identified those communities that had the best economic conditions, the next best, and so on. We grouped the communities into the following five economic clusters:

Cluster 1: Wealthiest
Cluster 2: Wealthier
Cluster 3: Middle
Cluster 4: Poorer
Cluster 5: Poorest

Each cluster is composed of a set of communities whose total population is approximately 20% of the state's population. The communities and their resulting rankings are listed in Appendix A. The same results are displayed in Map 1 on this page.

The five clusters are indicative of the diverse economic environments in which NH children live. Mapping NH communities this way reveals patterns in our state's economic landscape. These patterns are like climate zones, ranging from mild to moderate to harsh.

As Map 1 shows, grouping NH communities into economic clusters reveals two patterns: 1) Economic conditions generally trend from poorest in the north and west, to best in the southeast. 2) Some cities and towns stand out in direct contrast to their neighbors.

What Comes Next in This Book?

In the chapters that follow, you will see how various aspects of children's lives relate to the economic environment in which they live. Often, our analysis of the data reveals a clear relationship between a specific indicator of child risk or well-being and the economic status of the community. In other cases, the relationship is less clear. Sometimes, there is no correlation at all.

When the data show clear relationships, such as the strong correlation between the number of births to mothers with less than a high school diploma and the economic status of the communities where they live, this suggests a "red flag" issue for a community. In order to help communities develop responses to such key issues, we have included some "Questions To Ask in Your Community" at the end of each chapter.

[1] *Technical Tip.* "Cluster" is the term we use in place of the more technical term "quintile." See Glossary, "Cluster or Quintile Analysis."

[2] "Families Below Poverty" refer to families with incomes at or below the 1989 federal poverty level. To put federal poverty definitions in perspective, the updated federal poverty level as of January, 1996, was $1,263 net income per month for a family of four ($15,156 annually).

[3] 185% of poverty was $2,336 per month for a family of four ($28,032 annually) as of January, 1996.

Town Profiles: The Extremes of Wealth and Poverty

There were 13 towns that scored in the top economic cluster for each of the four economic factors:
Atkinson, Bedford, Bow, Brookline, Hampstead, Hollis, Londonderry, Merrimack, New Castle, South Hampton, Waterville Valley, Windham.

There were 32 towns that scored in the bottom cluster for each of the four economic factors:
Albany, Bath, Benton, Berlin, Boscawen, Bristol, Campton, Claremont, Dalton, Danbury, Effingham, Ellsworth, Errol, Farmington, Franklin, Haverhill, Lempster, Littleton, Lyman, Marlow, Moultonboro, Newport, Ossipee, Pittsfield, Stewartstown, Stratford, Tilton, Wakefield, Wentworth, Whitefield, Winchester, Woodstock.

The statistics on the very wealthiest and the very poorest towns in the state are as follows:

Comparing Profiles: The 13 Wealthiest Towns and the 32 Poorest Towns

	13 Wealthiest Towns	32 Poorest Towns
Population	95,771	96,921
Percent of Children in Poverty	1.2%	19.2%
1993 Per Capita Income	$24,842	$12,033
Percent of Population Below 185% of Poverty	5.6%	30.8%
1989 Average of Median Family Incomes	$59,212	$29,995

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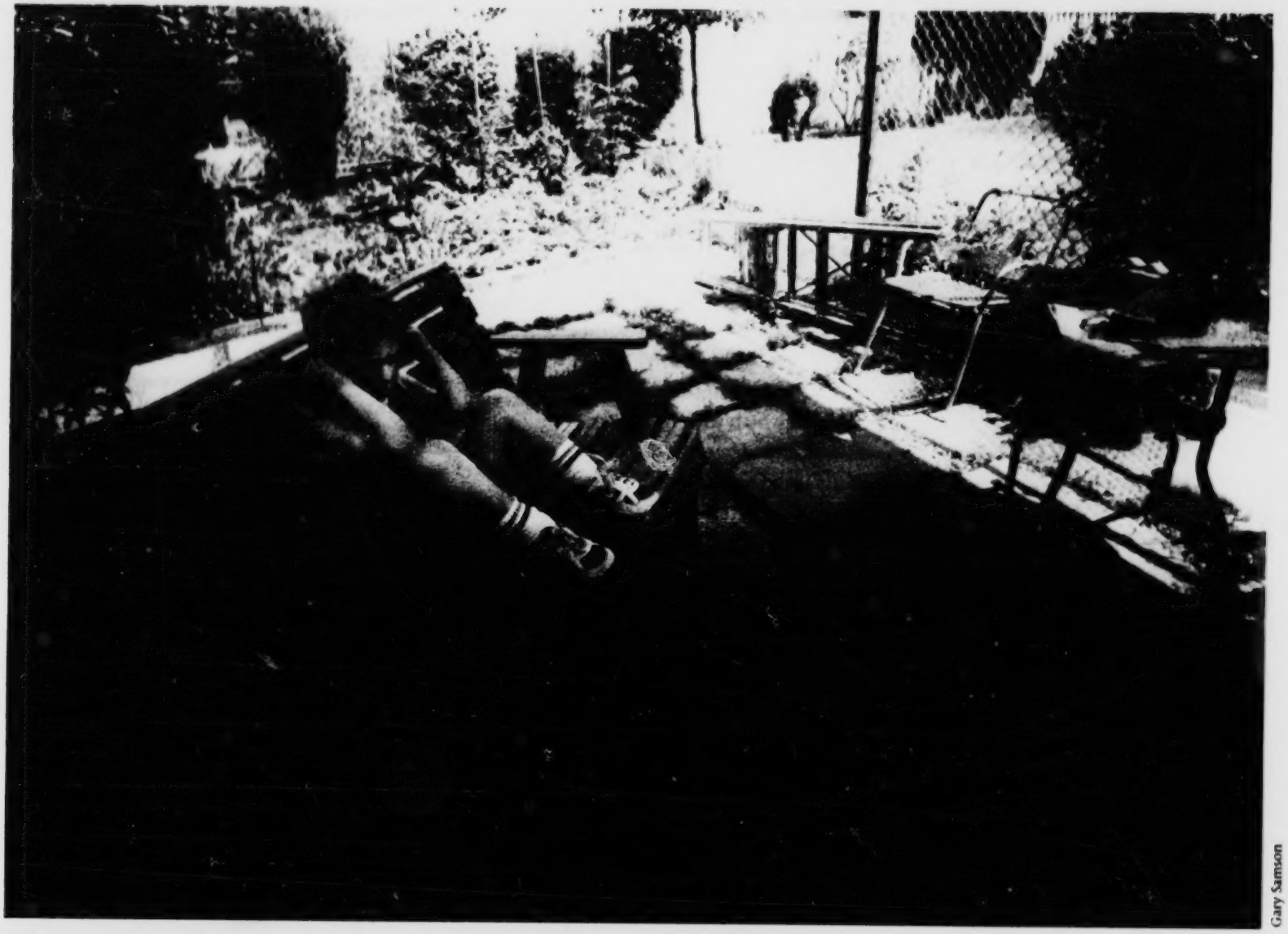

Gary Samson

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Children at Risk: Who Are They?

What does it mean to be a *child at risk?* It means that you are much more likely to be born too soon, too small, and without proper care before birth. It means that your chances of a healthy childhood and strong educational performance are compromised or reduced. It also means that the odds of growing up to be a thriving, productive adult are stacked against you.

This chapter attempts to quantify risk by examining the data and identifying the probability that a child will suffer from some specific harm. Whenever possible, we have tried to talk about risk in terms of odds. For example, almost 1 in 7 children in the poorest towns lives in poverty, while only 1 in 33 children in the wealthiest communities faces this plight.

When we talk about risk, it is important to remember that risk calculations don't necessarily reflect the circumstances and experiences of an individual child. Many individual children in our state show a powerful resiliency in spite of being at risk for developmental, health, and educational problems.

Overview of the Five Economic Clusters
Demographic Characteristics of the Economic Clusters*

Cluster	1 Wealthiest	2 Wealthier	3 Middle	4 Poorer	5 Poorest	Total
Population	253,308	211,619	228,104	222,748	193,748	1,109,527
Number of Children 0-17	70,002	54,162	51,905	53,452	49,198	278,719
Children as a % of Total Population	27.6%	25.6%	22.7%	24.0%	25.4%	25.1%
Number of Children Living Below Poverty 1990	2,132	3,401	3,394	5,080	6,422	20,429
Percent of Children in Poverty	3.0%	6.3%	6.5%	9.5%	13.1%	7.3%
AFDC Cases (1995)	794	1,814	1,866	3,218	2,424	10,196

Figure 2.1

* Source: 1990 US Census, unless otherwise indicated

Children in Poorer Communities Are More Likely To Live in Fatherless Homes

Proportion of Female-Headed Households By Economic Cluster

	1 Wealthiest	2 Wealthier	3 Middle	4 Poorer	5 Poorest	Total
Number of Children in Female HH (1990)	5,233	6,306	6,796	9,053	7,605	34,993
Percent of Children in Female HH in Cluster (1990)	7.5%	11.6%	13.1%	16.9%	15.5%	12.5%
Births to Unmarried Women Total, 90-94	1,743	2,681	3,112	4,442	3,542	15,520
Percent of all Births (1990-94)	9.7%	15.7%	19.5%	26.8%	27.9%	19.3%
Children Experiencing Divorce (1994)	4,428	4,171	5,042	5,139	5,180	23,960
Percent of Children Experiencing Divorce	6.3%	7.7%	8.7%	9.6%	10.5%	8.6%

Figure 2.2

Demographic Overview

Statewide, one quarter of the population is under 18. This is fairly consistent across the five economic clusters *(Fig. 2.1)*. However, there are *proportionally more children in the wealthiest communities* than in the rest of the state: almost 28% of the population is under 18 in Cluster 1. In the economic "middle," Cluster 3, only 23% of the population is under 18.

Poverty Is Children's "Enemy No. 1"

The data from last year's 1995 Kids Count NH Data Book revealed that poverty is the single greatest determining factor as to whether a child is at risk. This year, we took a more detailed look at the economics of child well-being. We measured the economic status of towns by four factors, including income data on all families, both single- and two-parent homes, and data that reveal the proportion of "working poor" residents. We grouped communities into five clusters. This detailed analysis showed that children living in cities and towns in the poorest economic cluster are *5 times* more likely to live in poverty, and thus be at risk, than children living in the wealthiest cluster of communities.

Children in Poor Communities Are Five Times More Likely To Be Poor

Almost *1 out of every 7* children in the poorest towns lives below the federal poverty level. This is in dramatic contrast to the wealthiest communities where only *1 in 33* children faces poverty. This statistic, more than any other, points out the economic diversity of the state. Children in poor communities are ***much more*** likely to live in poverty than children in wealthier towns.

The current federal poverty level is $1,263 net income per month for a family of four[1]. The NH state legislature defines family income levels needed to raise children in "decency and health"[2] as $2,402 per month for a family of four[3] — nearly twice the federal poverty level.

Among the 49,000 children in the poorest towns, Cluster 5, there are over 6,400 children living in homes where the family income is *half* of the minimum level required to meet basic necessities, as defined by lawmakers. Statewide, over 20,000 children live in poverty *(Fig. 2.1)*.

Children in Poorer Communities Are More Likely To Live in Fatherless Homes

The probability that a child will live in a fatherless home increases as the economic conditions of the town decrease *(Fig. 2.2)*. Children in the poorest towns are twice as likely to live in a fatherless home than those in the wealthiest communities.

Two major factors contribute to the increase in fatherless homes, also called female-headed households. Births to unmarried women are much more common in poorer towns. A baby born in the poorest Cluster 5, is 3 times more likely to be born to an unmarried woman than a baby born in Cluster 1. Similar findings can be made for divorce. The poorer an economic cluster, the higher the proportion of children exposed to the break-up of the family.

Children in Fatherless Homes Are More Likely To Be Poor
Poverty and Family Structure

	1 Wealthiest	2 Wealthier	3 Middle	4 Poorer	5 Poorest	Total
Number Children in Poverty in Female HH (1990)	942	1,755	1,811	3,027	3,014	10,549
Percent of Children in Female HH in Poverty	17.7%	27.8%	26.6%	33.4%	39.6%	30.1%
Number in Poverty in 2-Parent HH (1990)	836	1,652	1,937	2,053	3,408	9,886
Percent of Children in 2-Parent HH in Poverty	1.3%	3.4%	4.3%	4.6%	8.2%	4.1%

Figure 2.3

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Children Living in Fatherless Homes Are More Likely To Be Poor

The data in *Fig. 2.3* indicate that children who live in fatherless homes are more likely to live in poverty. This fact is true across all economic clusters. Even in the wealthiest communities, children living with only a mother in the household are many times more likely to be poor. In Cluster 1, the wealthiest grouping of towns, 1 out of every 5 children living with just a mother lives in poverty, while only 1 out of every 77 children with two parents experiences this hardship.

As would be expected, the proportion of poor children in fatherless households increases as the economic conditions decrease (*Fig. 2.4*). The poorer the community, the more prevalent are female-headed households, and the more likely it is for these families to be poor. A child living in a female-headed household in Cluster 5 is twice as likely to live in poverty than a child living in a similar family structure in Cluster 1.

The concept illustrated by the data is often called "the feminization of poverty." In New Hampshire over half of all the children living below poverty live in female-headed households. Thus, one of the many ways children and their mothers feel the impact of an absent father is in their economic circumstances.

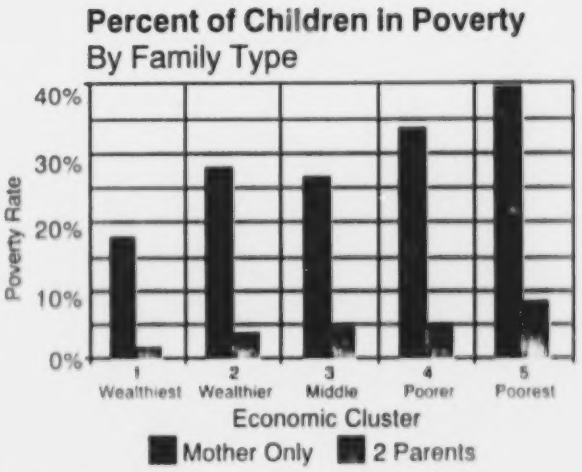

Figure 2.4

[1] NH Division of Human Services Program Fact Sheet, "OMB Net Income Limits," January 1, 1996

[2] RSA 167:7II "The director of the division of human services shall establish...consolidated standards of need...which shall be annually revised to reflect the current cost of the basic necessities of living compatible with decency and health as determined by reliable market data."

[3] State Rules 95-42, July 1995, Section 601, Table A

"Working Poor" Families in the Poorest Economic Cluster

The data on family structure reveal a significant demographic difference between the communities in the poorest cluster and the rest of the state. The proportion of poor two-parent families in Cluster 5 is almost 45% higher than the proportion of such families in Cluster 4. These are the "working poor," intact families unable to secure work that pays a sufficient wage to keep the family out of poverty.

One would expect to see AFDC caseloads (Aid to Families with Dependent Children) rise to their highest level in Cluster 5, the poorest group of communities. Yet as *Fig. 2.5* shows, more families, both in number and proportion, received AFDC in Cluster 4—the next poorest group—than in Cluster 5. In Cluster 4, 10.4% of all families with children received AFDC in 1994. In Cluster 5, 8.6% of families with children received AFDC.

The requirements of the AFDC program are a major reason for the unexpectedly low percentage of children receiving AFDC in the poorest cluster. The AFDC program is, with some exceptions, restricted to families with a single head of household. Since in the poorest cluster a significant portion of all children living below the poverty line live in two-parent homes, as *Fig. 2.4* indicates, most of these children are ineligible for aid.

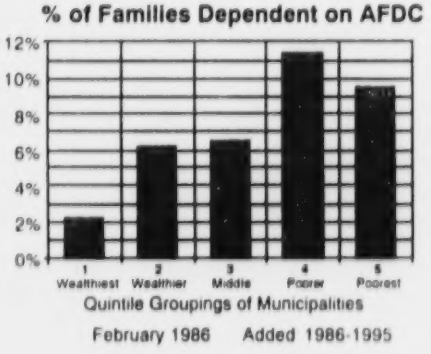

Figure 2.5

Questions To Ask in Your Community

1. New Hampshire's statewide average figures for poverty among children are among the best, if not *the* best, in the nation. Does it matter, then, if some of our communities rank as low as the lowest state? Why or why not?

2. Why do more lower-income, lesser-educated families tend to live in some communities than others? Is our community one where these families are common, or where they are rare? Why is that?

3. Who should bear responsibility for the health and education of poor children? The state? The community or region? The family?

4. What are potential consequences for us of failing to provide adequately for the needs of poor children in our community? In other NH communities?

5. Are our community resources focused on dealing with the effects of poverty, or alleviating the cause? How do our local government and voluntary community organizations determine whether they will address the cause or the effect?

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Chapter 3
Off To a Healthy Start?
Mothers and Babies Face More Risks in Poor Towns

Children at risk begin to face those risks in the womb. Babies born in poor communities are less likely to get off to a healthy start than those born in wealthy towns. Being born too soon, too small and without proper pre-natal care, stacks the odds against many of the children born in the poorest communities of our state.

As with so many measurements, New Hampshire fares very well when you examine the overall state rates for maternal risk factors such as age, marital status, mothers' education and maternal smoking. However, when these rates are taken apart by economic and demographic factors, the picture is very different. For virtually every measurement of maternal behavior that affects birth outcome, the variation between the wealthy communities and the poor communities is vast. In this chapter the births in New Hampshire from 1990 through 1994 will be studied.

Maternal Education

The education of a mother is often the determining factor as to whether that mother engages in risky behaviors during pregnancy. Overall in New Hampshire between 1990 and 1994, 11.7% of mothers giving birth had not graduated from high school. For the purposes of this study, we defined mothers with less than a high school diploma as "under-educated."

A baby is 4 times more likely to be born to an under-educated mother in a poor community than a wealthy one (see *Fig. 3.1*). 18.6% of mothers in the poorest cluster (Cluster 5) had no high school diploma, while only 4.7% of mothers in the towns in the wealthiest cluster (Cluster 1) had not graduated from high school.

The proportion of new mothers without a high school diploma is declining slightly; for the five years 1988 through 1992 the average was 12.2%.

Out of the 5,576 births to women under 20 between 1990 and 1994, 3,419 (61.3%) were to mothers who had not completed high school.

During this same period there were 65,361 births to mothers 20 to 34. Of these births, 5,911 (7.9%) were to women with less than a high school education.

Despite the large number of under-

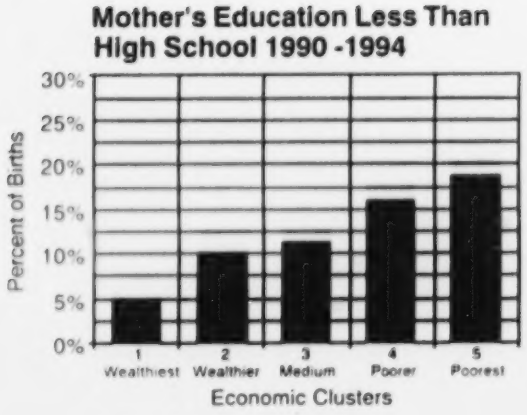

Figure 3.1

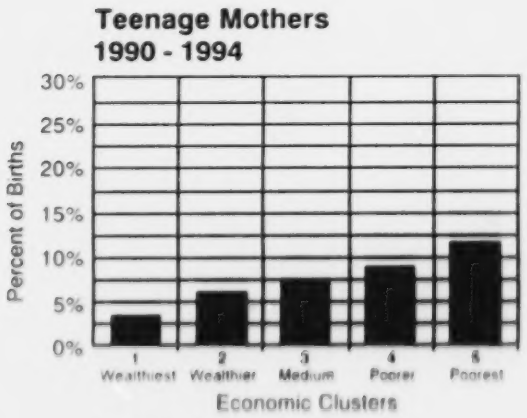

Figure 3.2

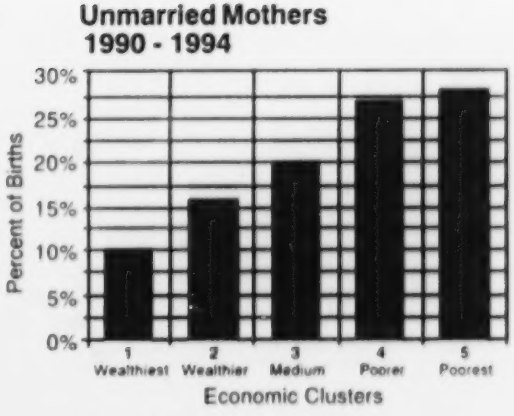

Figure 3.4

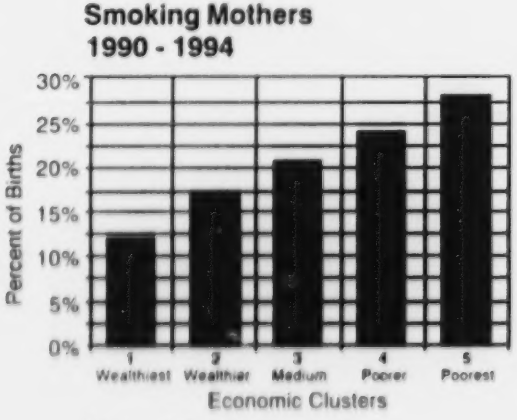

Figure 3.5

educated teenage mothers, the overwhelming majority (64.4%) of mothers without a high school diploma were over the age of 20.

Teenage Mothers

In 1994, 1 in 14 babies was born to a teenager.

The number of women under the age of 20 giving birth in New Hampshire has declined significantly over the past twenty years. In 1973 almost 15% of all births were to women under 20 (see *Fig. 3.3*, next page). By 1994 this had declined to under 7% of all births.

Despite the overall decline in the number of births to teens, when you look at teen births across the five economic clusters *(Fig. 3.2)*, you see that the proportion in the poorest communities remains high: 11.4% of all births in Cluster 5 were to teenagers. This is almost 4 times the 3.2% of births to teens in the wealthiest communities.

In Cluster 5, 1 in 9 babies was born to a teenager in 1994.

Marital Status

Births to unmarried mothers in New Hampshire have grown significantly over the past 20 years. The following highlights, along with the data presented in *Fig. 3.3*, show this trend on a statewide basis:

In 1994, more than 1 out of every 5 babies born in NH were born to a single mother.

This means that over 20% of babies began life in a fatherless home, or in a home with unmarried parents.

While the rate of teen births has declined over the past 20 years, the proportion of births to unmarried mothers has risen sharply (*Fig. 3.3*). In 1973, approximately 7% of all births were to unmarried women. This increased to 22% of all births in 1994.

Births to unmarried women increased most rapidly in the last 5 years — from 17% of all births in 1990, to 22% in 1994.

In raw numbers, there were 2,958 births to unmarried women in 1990 and 3,334 in 1994. This represents a 12.7% increase over the 5-year period in the number of births to unmarried women.

Births to unmarried women were especially common for mothers with less than a high school education. From 1990-1994, 58.5% of all women giving birth who did not have a high school diploma were not married. In fact, while mothers with less than a high school education gave birth to less than 12% of all babies born during this period, these under-educated women gave birth to over a third (35.3%) of all babies born to unmarried women.

On the whole, pregnant teenagers in New Hampshire do not get married: 78.3% of all teenagers giving birth were unmarried.

Only a small number of older, unmarried women are giving birth in New Hampshire. Unmarried women over age 35 represent only 4.5% of all births to unmarried women.

When you look at births to unmarried women across the five economic clusters *(Fig. 3.4* on the previous page), you see that the proportion of babies born to unmarried

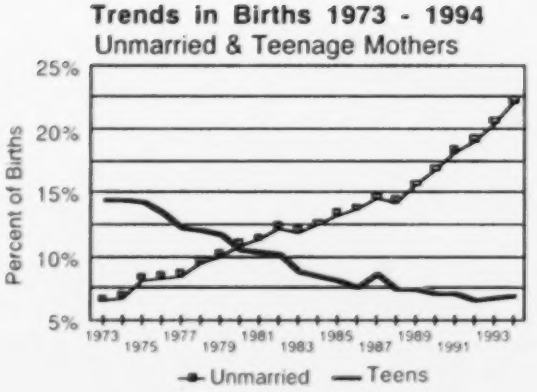

Figure 3.3

women increases as the economic condition of the community declines:

A baby born in a community in Cluster 5 is almost 3 times more likely to be born to a single mother than a baby born in Cluster 1.

In the poorest 40% of New Hampshire (Clusters 4 and 5), 2 out of every 7 babies were born to unmarried women.

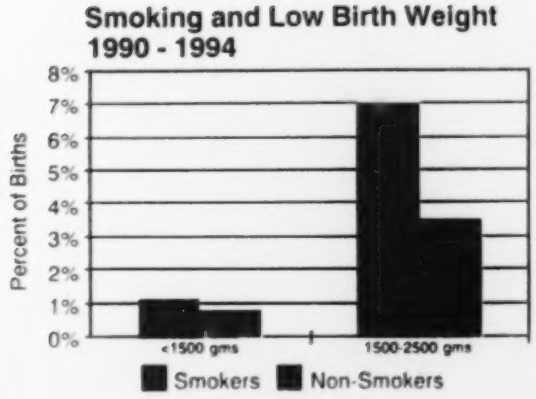

Figure 3.6

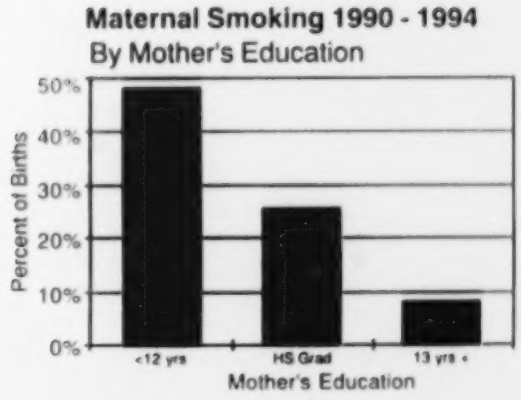

Figure 3.7

Smoking and Low Birth-Weight

Between 1990 and 1994, 19.6% of all pregnant women smoked cigarettes. Thus 1 in 5 babies was born to a mother who smoked.

As with the other maternal risk factors, smoking is more common in the poorest communities (*Fig. 3.5*, previous page). Over 1 out of every 4 pregnant women in Cluster 5 smoked, while only 1 out of 8 in Cluster 1 smoked.

Smoking during pregnancy puts babies at risk. Smoking is the single greatest contributing factor in low birth-weight births (3 lbs. to 5.5 lbs.).

In NH between 1990 and 1994, 7% of all babies born to smokers were low birth-weight *(Fig. 3.6)*, while only 3.5% of all babies born to non-smoking mothers were low birth-weight.[1]

Smoking is 5 times more common among under-educated women (*Fig. 3.7*). Almost half of all pregnant women with less than a high school diploma smoked while pregnant. By contrast, approximately a quarter of high school graduates smoked during pregnancy, and only 8% of women with post high school education smoked.

Despite all other factors, smoking matters, whether the smoker lives in a rich or a poor town. The rates of low birth-weight babies born to smokers were identical regardless of the economic status of the mother's community.

Cost of Smoking by Pregnant Women

Smoking during pregnancy cost an estimated $1.4 million in hospital costs from 1990-1994. The following data show the financial impact, in hospital costs alone, of smoking during pregnancy:

- 15,795 of the 80,247 births between 1990-1994 (19.7%) were to women who smoked.
- 3,362 of all NH babies born during this five-year period were low birth-weight — between 3 pounds and 5.5 pounds.
- 1,106 low birth-weight babies (32.9%) were born to women who smoked. This repre-

sented 7% of all babies born to mothers who smoked.

- Only 3.5% of babies born to mothers who did not smoke were low birth-weight.
- If no one had smoked during pregnancy, an estimated 553 low birth-weight births could have been prevented.
- The average hospital cost for a low birth-weight baby was $3,394[2]. The average hospital cost for a normal-weight newborn is $797[3].
- It cost an average of $2,597 per baby for each low birth-weight birth.
- Smoking during pregnancy cost $1,446,095 in hospital costs alone, not including any at-home expenses, physician fees, etc.

Insurance Coverage[4]

Between 1990 and 1992, 16.6% of pregnant women were covered by the Medicaid program. In 1994, 20.8% were covered. This increase is consistent with the expansion of Medicaid eligibility during these years.

There was a decrease in the proportion of women giving birth who had no health insurance — from 6.6% in 1990, to 4.6% in 1992.

In 1994, over 95% of all New Hampshire pregnant women had some form of health insurance to cover the costs of pre-natal care and delivery.

Pre-Natal Care

Between 1992 and 1994 the number of women who did not start pre-natal care until their seventh month or later, or did not get any care, increased dramatically *(Fig. 3.8)*. While still a small percentage of the population, the number grew from 2% of births in 1992, to almost 4% of births in 1994. This increase reversed a six-year trend of declining or stable rates.

The rate of late pre-natal care initiation was higher for women covered by Medicaid and women who had no health insurance than for women covered by private insurance.

In 1994, when the percentage of women not receiving pre-natal care hit its highest point in over 15 years, 36.9% of those with late or no pre-natal care were covered by

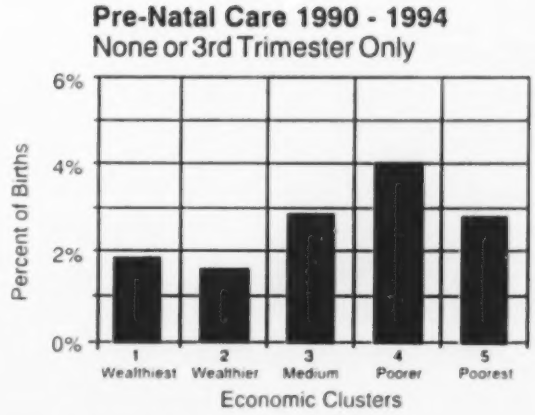

Figure 3.9

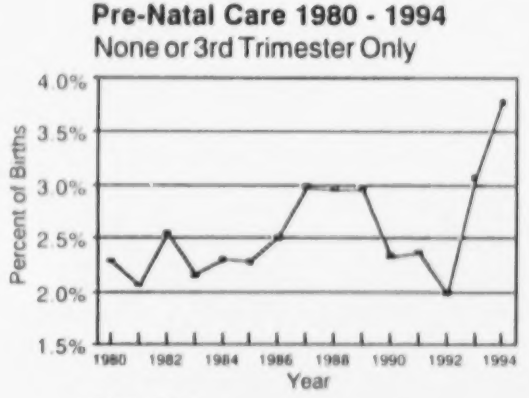

Figure 3.8

Medicaid. This meant that 8.2% of all pregnant women covered by Medicaid received late or no pre-natal care.

During 1994, 6.6% of women with no health insurance had late or no pre-natal care. This represented 8% of all women with late or no pre-natal care.

Unlike the other maternal risk factors, the rate of late or no pre-natal care was not the highest in Cluster 5. It was higher in both Clusters 3 and 4.

Access to pre-natal care is related to education: 6.9% of women with less than a high school education did not start pre-natal care until their third trimester. In contrast, 3% of women with a high school diploma and 1.5% of women with post high school education did not get timely pre-natal care.

[1] The data indicate that there is no significant difference between smoking and non-smoking mothers and the proportion of babies weighing less than 3 pounds.

[2] Data on payor source was not available on the 1993 birth records; this year is excluded from the analysis.

[3] Average hospital charge for DRGs (Diagnostic Related Groups) 387-390, NH Uniform Hospital Discharge Data Set (UHDDS)

[4] Average hospital charge for normal newborn, NH UHDDS

Questions to Ask in Your Community

1. How do local residents perceive the issues of births to teenage mothers and births to unmarried mothers? Do they have a correct perception of the historic trends in unmarried and teen births and their relative importance in our community? Why or why not?

2. The data presented in this chapter tell us that "the education of a mother is often the determining factor as to whether that mother engages in risky behaviors during pregnancy." Given these findings, how might our community address these health-related issues?

3. Why are there such large differences in the birth risk factors among communities? What can be done to reduce all of the risks in all communities to the much lower levels that naturally occur in the wealthiest communities?

4. Can we afford to pay for an anti-smoking campaign among young adults and prospective mothers? Can we afford not to?

5. Why are there no statistics on the age, education, marital status and smoking habits of the fathers? Does it matter if this lack of data skews how we think about the underlying issues?

58

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59

Chapter 4
Education: Two Measures of How Children Fare

This chapter will explore the opportunity for New Hampshire children across the five economic clusters to develop the knowledge and skills necessary to find well-paying employment as adults. The education of our children will be examined from two perspectives. First, we will see how well school age children fare on the state's test for proficiency in language arts and mathematics. Second, we will look at one group of high school dropouts by studying the prevalence of "idle teens," young people ages 16-19 who are neither in school nor in the work force.

In New Hampshire, more than any other state, the responsibility to educate children falls on the local community. The underpinning of the state's educational philosophy has always been local control and local financing of public schools. Each school district approaches the financing of its public education system from the unique perspective of the property tax base of the individual community. Thus, it is appropriate to examine educational outcomes and levels of attainment from the perspective of the economic clusters because the economic base of the community often defines the potential of the town to assume the cost of education.

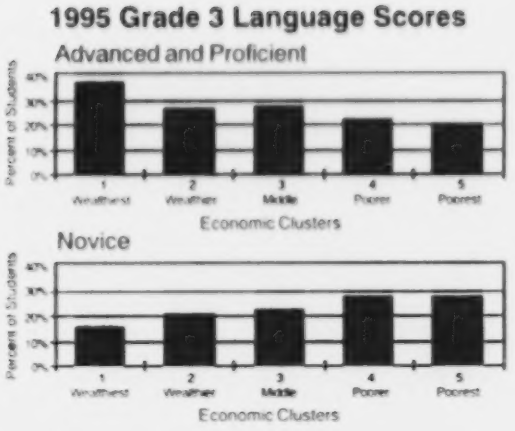

Figure 4.1

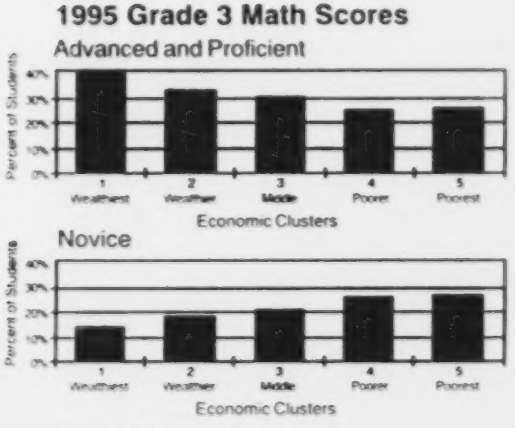

Figure 4.2

Third Grade Assessment Tests

The New Hampshire Department of Education recently instituted testing for all third graders. These tests, now in their second year, measure each child's proficiency in language and math skills based on standards set by the New Hampshire Department of Education. The individual student results are graded and the results presented as the proportion of each school scoring Advanced, Proficient, Basic and Novice[1]. Town-by-town data on the 1995 third grade assessment tests for language arts and for mathematics are presented in Appendix A. (The 1994 tests were analyzed in last year's Kids Count NH Data Book.)

We looked at the results of the third grade assessment tests across the five economic clusters. As shown in *Figs. 4.1* (language arts) and 4.2 (mathematics) and the accompanying text, we compared how children in each cluster fared at three proficiency levels:

Above Basic, meaning those who scored Proficient or Advanced;
At Basic; and
Below Basic, meaning those who scored Novice.

In all economic clusters almost exactly the same proportion of students, around 40%, scored *at* the Basic level for language arts. The same was true for math scores: across the state, around 40% of all students scored *at* the Basic level.

The difference between wealthy and poor communities was the proportion of students scoring *above* the Basic level (Advanced and Proficient), and the proportion scoring *below* the Basic level (Novice).

In the wealthiest communities, Cluster 1, 37% of the students scored *above* the Basic level for language arts. By contrast, only 20% of the third graders in the poorest communities, Cluster 5, scored *above* Basic.

At the Novice level for language arts, 27% of children in the two poorest clusters had

scores in the Novice level. Only 15% of the third graders in the wealthiest towns scored *below* Basic, at the Novice level.

The results for the mathematics test (*Fig. 4.2*) were similar to language arts. In Cluster 1, the wealthiest towns, 40% of the children scored *above* Basic (Advanced and Proficient). In the poorer and the poorest towns, Clusters 4 and 5 combined, only 25% of the students scored *above* Basic.

In mathematics, as with language arts, a greater proportion of children, 27%, in Clusters 4 and 5 scored *below* Basic than did those in wealthier communities. Only 15.4% of third grade students in Clusters 1 and 2 scored *below* Basic.

The data on the third grade assessment tests, and the disparity between the economic clusters, indicate some educational differences among communities. Children in poorer communities do not score as high as those in the wealthier towns. While one cannot infer cause and effect, these test results should be viewed in the context of other related issues. For example, the data indicate that a greater proportion of adults in the poorer clusters has not completed high school. There are more babies born to mothers with less than a high school education in Clusters 4 and 5. Thus, in poor communities, more children live with under-educated parents. This could be a major factor for the variations in the test scores, since the parents' educational attainment could affect whether learning in school is reinforced at home. In wealthier communities, children may be exposed to a broader range of educational activities that enhance the school experience because of greater family resources and higher educational attainment of parents.

Further analysis of New Hampshire children's proficiency, as measured by public school assessment tests, will be possible next year. The 1996 data will include scores from the new sixth-grade and tenth-grade tests along with the scores for third graders.

Overall, the third grade assessment tests tell us that there are significant differences in the performance among communities and that these differences relate to the economic conditions in the towns. While there are many factors which influence this, equalizing children's performance means that there must be commitment to good education in the schools, as well as community resources which will enable families to reinforce this education in the home.

Idle Teens

Idle teens are those 16 to 19 years old not in school and not in the work force. While some of the teenagers may be engaged in meaningful activities, the percentage of idle teens in a community is an indication of the number of young people who have dropped out of school and have not found employment.

Almost 1 in 10 teens over the age of 15 in New Hampshire is neither in school, nor at work, nor in the armed services (*Fig. 4.3*).

There is considerable variation among the five clusters, with the lowest percentage of "idle teens" in Cluster 1, and higher percentages in Clusters 4 and 5.

Idle Teens by Economic Cluster

	1 Wealthiest	2 Wealthier	3 Middle	4 Poorer	5 Poorest	Statewide
Population of Teens Age 16-19 (1990)	15,918	10,582	14,813	10,701	10,605	62,619
Number Age 16-19 Not in School/ Not Employed	1,104	918	1,057	1,559	1,251	5,889
Percentage	6.9%	8.7%	7.1%	14.6%	11.8%	9.4%

Figure 4.3

While the relationship among the clusters does not track exactly, the two wealthier clusters are below the state average, while the two poorer clusters are above the state average in percentage of idle teens.

The phenomenon of idle teens is more common in the urban areas of the state. In Manchester, which is in Cluster 4, 16% of teens age 16 to 19 are not in school or not employed. In Nashua, which is a relatively wealthy community ranking in Cluster 2, a relatively large proportion of teens, 9%, fits the description of idle.

Being a high school dropout means more than being under-educated. The data on births to mothers with less than a high school education show that they are much more likely to be very young, unmarried, smoke during pregnancy and start their pre-natal care later. As a result, the babies born to these mothers are at much greater risk.

Data on adults from the New Hampshire Behavioral Health Risk Assessment Survey (1990-1994) and the Primary Care Access Plan (1995) show that those with less than a high school education have much less healthy lifestyles. For example, adults with less than 12 years of education are twice as likely to smoke and not to use seat belts. These behaviors, coupled with other behavioral risks associated with under-education such as obesity and a sedentary lifestyle, contribute to diminished health status and increased risk of illness or injury.

The behavioral risk factors associated with lower educational attainment also affect the children in these adults' homes. Children whose parents have less than a high school education are more likely to be exposed to health risks. For example, more of the under-educated parents smoke[2], thereby exposing their children to increased risk for respiratory problems through second-hand smoke. Fewer of the under-educated parents wear seatbelts[3], which may translate to fewer young children of these parents being in car seats, thus exposing these children to greater risk from motor vehicle accidents.

Dropping out of high school also has significant financial implications. Chapter Five explores the availability of high-paying jobs and the effect of low-wage employment on families. For young adults without high school diplomas who are starting a family, the economic outlook is bleak.

In the manufacturing sector, for example, New Hampshire employers generally require a higher-educated work force today than they did a generation ago. During the mid-1990s the under-educated population did not qualify for well-paying manufacturing jobs. This is a change from 25 or 30 years ago when the textile and shoe industries still flourished in the state, providing jobs for those with less than a high school education. Today, however, as is indicated in Chapter Five, the high-paying jobs are concentrated in the southeastern corner of the state, which has a high proportion of high tech industries. These industries need a well-educated work force and can afford to import skilled workers if they are not available in the state.

Dropping out of high school has a profound effect on the rest of one's life. For the one in five[4] young adults in New Hampshire who have not finished high school, the future is not very bright.

[1] To learn what these scores mean, see the sidebar in this chapter, "Defining Proficiency Levels: Advanced, Proficient, Basic, and Novice."

[2] New Hampshire Behavioral Health Risk Assessment Survey, 1990-1994; 54.1% of parents with less than 12 years of education smoked, compared with 17.7% of those with at least some college.

[3] New Hampshire Behavioral Health Risk Assessment Survey, 1990-1994; 56.5% of parents with less than 12 years education do not use seatbelts, compared with 14.3% of those with some college.

[4] Data from the 1990 Census indicate that statewide, 19.8% (meaning about 1 in 5) of 18-24 year olds in NH are high school dropouts. While this data is meaningful on a statewide basis, Census data on high school dropouts are not meaningful on a town by town basis. The Census counts college and university students as residents of their college community, not their home town. Thus, an 18-24 year old NH student who attends college out-of-state is not counted as a high-school graduate in his/her home town. The high concentration of young people in our own state's college towns further skews the distribution of the overall population in this age group. Thus, it is misleading to look at the Census data regarding 18-24 year olds on a town by town basis.

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Defining Proficiency Levels: Advanced, Proficient, Basic, and Novice

Language Arts Proficiency Levels, Third Grade Assessment Tests:

Advanced:
Students at this level demonstrate a thorough comprehension of the materials they read, hear, and view. They are able to identify main and subordinate ideas, supporting details and facts. They use comparisons and predictions to increase their level of understanding. They can draw conclusions and make critical judgments. Their responses are detailed and reflect careful thought. When writing, they communicate clearly and effectively. They can organize ideas, develop a topic, add supporting detail, and vary both sentence structure and vocabulary. They make few, if any, mechanical errors.

Proficient:
Students at this level demonstrate an overall understanding of the materials they read, hear, and view. They are able to identify main ideas and draw conclusions. Their responses show thought and are supported with some detail. When writing, they communicate competently and are able to adequately develop and support their ideas. Although they demonstrate a firm grounding in the mechanics of written expression, they may make some errors in spelling and grammar. However, these do not interfere with a reader's ability to understand the text.

Basic:
Students at this level are able to determine the literal meaning of the materials they read, hear, and view. They can identify clearly-stated main ideas and make direct comparisons. Their responses are sometimes incomplete and are supported with few details. When writing, they communicate at a rudimentary level. Although they employ both simple and more-complex sentences, overall their work shows elementary organization, development, and use of detail. While they demonstrate a fundamental control of mechanics, they may make errors in spelling and grammar.

Novice:
Students at this level are at the beginning of their literacy development. They extract limited meaning from what they read, hear, and view. Although they may be able to locate major details, they are often unable to identify clearly-stated main ideas. When writing, they have difficulty communicating. While it may be related to the point they are trying to make, their written work is minimal and shows little organization, development, or use of detail. A disproportionate number of errors in capitalization, punctuation, spelling, and grammar interfere with a reader's ability to understand the text.

Mathematics Proficiency Levels, Third Grade Assessment Tests:

Advanced:
Students at this level are able to solve problems and communicate their answers and problem-solving strategies clearly and concisely. They can accurately add, subtract, and multiply whole numbers to the same extent as Proficient students. They have an understanding of fractions and decimals and can add and subtract decimals in everyday situations. They are able to: make estimations; use models to demonstrate mathematical concepts; draw conclusions from information presented in charts and graphs; identify, classify, and compare geometric objects; measure accurately; construct simple charts and graphs; and recognize, describe, extend and create a variety of patterns.

Proficient:
Students at this level are able to estimate and compute solutions to problems and communicate their understanding of mathematics. They can, with reasonable accuracy, add 3-digit whole numbers; subtract any two 2-digit numbers; and multiply whole numbers up to 5. They are able to: demonstrate an understanding of place value as well as the relationship between simple fractions and decimals; read charts and graphs; make measurements; and recognize and extend patterns.

Basic:
Students at this level are able to multiply whole numbers up to 5 with reasonable accuracy. They can add and subtract 1-digit whole numbers with ease. When adding or subtracting 2-digit whole numbers, regrouping (borrowing and carrying) presents a challenge. They demonstrate a rudimentary understanding of place value, fractional parts, geometry, and measurement. They can recognize and extend simple patterns and read uncomplicated charts and graphs. They demonstrate limited skill in the application of mathematics to problem-solving situations.

Novice:
Students at this level are able to add and subtract 1- and 2-digit whole numbers without regrouping (borrowing and carrying). However, they frequently make errors in these computations. They can recite whole-number multiplication facts up to 5. Although they have some knowledge of place value, fractions, geometry, and measurement, their understanding of these areas is extremely limited. They are unable to demonstrate the application of mathematical skills to problem-solving situations.

Note: Definitions shown above are taken verbatim from NH Department of Education reports on Third Grade Assessment Test results.

Questions To Ask in Your Community

1. What is the high school dropout rate among our teens? Three years later, are they still in our community? How are they doing economically and socially? Are they more likely or less likely to be dependent upon public services than those who have completed 12 years of schooling? What are we doing about it?

2. Why might third graders be doing better academically in communities that are economically well off than those in poorer communities? Is there anything we can or should do about this?

3. Is achievement in high school more likely or less likely to be associated with community economics than proficiency levels on the third grade assessment scores?

4. Do teachers and administrators in our schools support or refute the statistical relationship between income and achievement?

5. Is lower achievement among a group of students a measure of lower potential or of less opportunity to achieve potential? How would educational policy differ based on which way we answer this question?

6. To what degree can and should we hold our schools accountable for students' achievement if community economics also play a role?

[1] Educational Assessment Report, NH Educational Improvement and Assessment Program, May 1995. Language arts score levels are defined on page 4; mathematics scores are defined on page 6.

74

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75

Chapter 5

Parents, Work, and Wages: Good Jobs Mean That Children Do Better

Most of a family's income is derived from employment. As we have seen in earlier chapters, a family's income level is the most important factor in determining whether a child is at risk. Thus, the well-being of the children in our state is tied closely to their parents' ability to earn a living wage. A parent's ability to earn good wages is the result of several factors, including his or her education and skills. However, it is most closely linked to the economy of the region or the community where the parent lives; the availability of jobs; and the wages paid.

Policy makers and leaders throughout the state have focused on improving economic conditions and families' lives by creating jobs and reducing the unemployment rate. Both activities are clearly important for a healthy economy. Creating jobs and putting people back to work, however, are only part of the picture. These measures are not sufficient by themselves to ensure healthy families. Having a job does not necessarily provide enough income to raise a family.

Not all jobs are equal. In New Hampshire there are many jobs, but only a portion pay high year-round wages (*Fig. 5.4*). Some jobs include benefits, such as health insurance. Other jobs are low-wage, seasonal, part-time, and offer no

benefits. Children of parents with these jobs still face the vulnerability brought on by poverty, despite the fact that both of their parents have jobs.

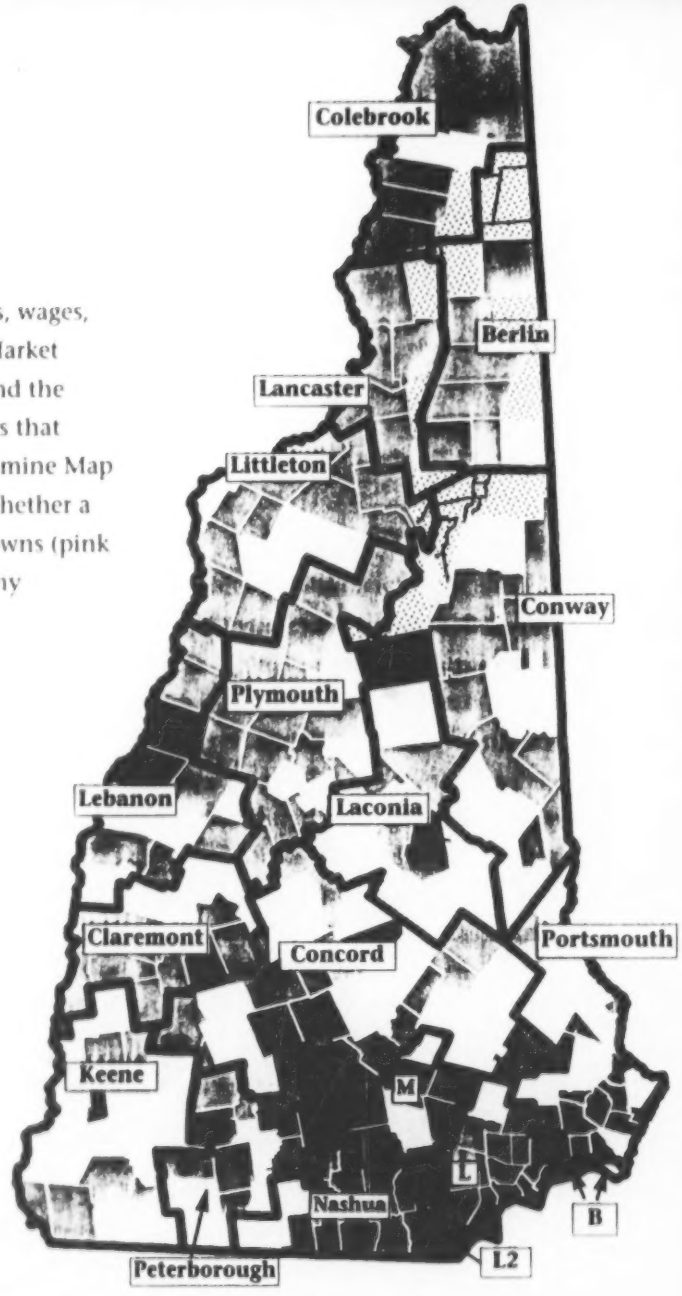
In this chapter the correlation between economic factors and the differences in status of children in our state will be explored. The variations in the availability of jobs, the type of jobs, and the wages paid across regions in New Hampshire will be examined as a means of identifying why many more children living in the northern and western part of our state confront the risks associated with poverty than do children in the southeast part of the state.

For this chapter we shift the focus from the five economic clusters to the 18 Labor Market Areas (LMAs). LMAs are government-defined regions based on typical employment and commuting patterns (see Glossary). LMAs are established by the US Bureau of Labor Statistics with input from the NH Bureau of Economic and Labor Market Information. This analysis will only examine the 16 LMAs that include primarily NH communities.[1]

As we shift our attention to jobs, wages, and child well-being in the Labor Market Areas, it is important to keep in mind the economic status of the communities that make up each LMA. When you examine Map 2, NH Labor Market Areas, notice whether a given LMA is dominated by poor towns (pink and red, Clusters 4 and 5), or wealthy communities (green, Cluster 1).

Economic Clusters

- 1: Wealthiest
- 2: Wealthier
- 3: Middle
- 4: Poorer
- 5: Poorest
- No Data



Map 2

computer mapping capability provided by the New Hampshire Charitable Foundation

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Jobs and Average Wages in New Hampshire

Average Wages Paid
by Employers in 16 NH Labor Market Areas
Compared to NH Average Annual Wage

Labor Market Area	Total Jobs	Total Annual Payroll 1994	Average Annual Wage	Over (Under) Statewide Average
Berlin	6,857	$153,908,610	$22,445	($3,111)
Claremont	15,708	$341,497,292	$21,740	($3,816)
Colebrook	2,080	$35,214,276	$16,930	($8,626)
Concord	57,572	$1,438,820,915	$24,992	($564)
Conway	15,061	$266,257,974	$17,679	($7,877)
Keene	25,323	$590,277,648	$23,310	($2,246)
Laconia	19,943	$425,586,910	$21,340	($4,216)
Lancaster	3,037	$59,758,957	$19,677	($5,879)
Salem	35,700	$833,231,542	$23,340	($2,216)
Lebanon	24,515	$665,453,402	$27,145	$1,589
Littleton	9,565	$189,176,794	$19,778	($5,778)
Manchester	86,263	$2,323,101,304	$26,930	$1,374
Nashua	80,428	$2,405,248,781	$29,906	$4,350
Peterborough	11,081	$282,369,742	$25,482	($74)
Plymouth	10,752	$217,039,989	$20,186	($5,370)
Portsmouth-Rochester	88,428	$2,215,485,279	$25,054	($502)
New Hampshire Total	**509,735**	**$13,026,789,589**	**$25,556**	**$0**

Figure 5.1

Figure 5.1 shows:

The number of jobs provided by employers in each Labor Market Area (LMA).

The total wages paid by employers in that LMA.

The average wage paid per job; and,

The differences between the average wage for each LMA, compared to the average wage for the state as a whole.

The average annual wage paid in 1994 for the over half million jobs in New Hampshire was $25,556.

There are vast differences among the average annual wages in each region of the state. In the Nashua LMA the average wage paid by local employers was $29,906, while in the Colebrook LMA it was only $16,930. Thus, the average job in the Colebrook LMA pays only 57% of what an average job in the Nashua area pays.

Figure 5.2 summarizes the difference between the overall state average wage and the average wage paid by employers in each

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Difference in Average Annual Labor Market Wage Compared to State Average

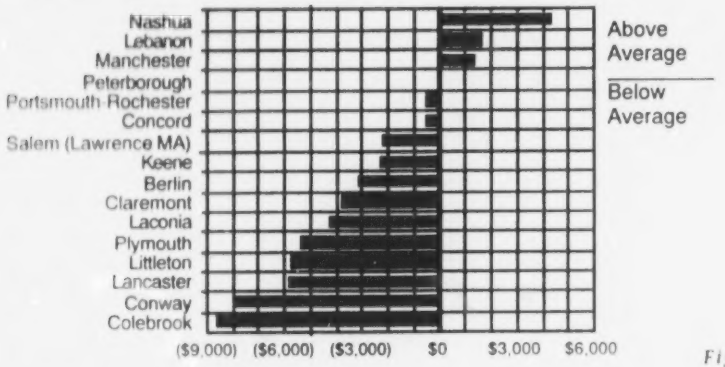

Figure 5.2

Labor Market Area (LMA).

There are only three LMAs — Nashua, Lebanon, and Manchester — where the average wage paid is *greater* than the state average. The Peterborough LMA has an average wage right *at* the state average. The remaining 12 areas are *below* the state average in wages paid by local employers.

Wage Differences on a Per-Family Basis

We have found significant variations in average wages paid by employers in different LMAs across the state. As a means of understanding how this affects children, we can explore the implications of these wages on the opportunities for parents living in an LMA to provide for their children by securing employment in their regional Labor Market. The illustrations we are using are only designed to give a normalized view of the effect of wages paid in the area on children. These are NOT a measure of actual family income because they do not reflect in- and out-commuting patterns for an LMA, nor do they segregate wages paid to single adults, to persons without children, or for part-time or seasonal jobs.

The first illustration is the Conway LMA. In 1994, there were 15,061 jobs in the Conway LMA, paying an average annual wage of $17,679. (See *Fig. 5.1.*) This was $7,877 *below* the average annual wage paid across New Hampshire. If the wages paid by Conway area employers were at the state average, there would have been an additional $118 million paid and circulating in the economy of the Conway LMA. On a per-family basis, this would have meant an additional $27,000 per family in the LMA.

In the Nashua LMA, by contrast, there were 80,428 jobs in 1994, paying an average annual wage of $29,906. This was $4,350 *above* the state average. As a result, there was almost $350 million more paid and circulating in the economy of the area, than would have been available if the wages paid were at the state average. This means there was about $15,000 more paid on a per-family basis in the Nashua LMA.

Again, using only statewide averages masks a serious problem: In some regions, many of the wages paid are not sufficient to support a family. The majority of our population lives in the southeastern part of the state where average annual wages range from well above the state average to just below. In the less populated northern and

western regions of the state, average wages are lower. In these regions, the wage disparity undermines the ability of parents to support their children.

Why Is There Such a Big Difference in Wages Across the State?

Wages differ considerably from industry to industry. Conventional wisdom holds that manufacturing jobs are high-wage while service jobs are low-wage. This is not universally true: wages for some service sector jobs, such as engineering and accounting, are nearly double those in the apparel manufacturing industry.

In every area of the state, or Labor Market, there is a mix of industries, jobs and wages. Each employer falls into one of 75 different industry types (see sidebar, "Industries Grouped by Average Wages," at the end of this chapter)[2] . If these 75 industry types are consolidated into groups by the annual average wage paid, the breakdown is as shown in *Fig. 5.3*.

From the family's perspective, a parent or parents can raise children in a comfortable environment if one or both has a job in Group 1 or Group 2 (see *Fig. 5.3*), depending upon the number of children and other dependents in the household. In Group 3, life will be difficult if there is a single wage earner. Finally, if a family has one, or even two, workers with jobs in Group 4, the family is living below or near the poverty line.

The distribution of these industries determines how well an LMA is doing (*Fig. 5.4*). Statewide, over half of all jobs are in Groups 1 and 2 — industries that pay well. A quarter of the jobs are in industries paying average wages of $15,000 to $25,000. At this wage range, parents who hold two jobs can make an adequate income, but families with only one such job still face financial difficulties. Slightly less than one quarter of all jobs in the state are in industries which pay very low average wages; even with two such jobs, parents will be raising their children in poverty or near poverty. (It should be noted that these data are for *jobs*, not individuals.)

Industry Grouping	Average Annual Wage	Total Jobs	Average Wage
Group 1	>$35,000	102,510	$39,165
Group 2	$25,000-$35,000	161,833	$28,665
Group 3	$15,000-$25,000	123,831	$22,831
Group 4	<$15,000	115,996	$11,948

Figure 5.3

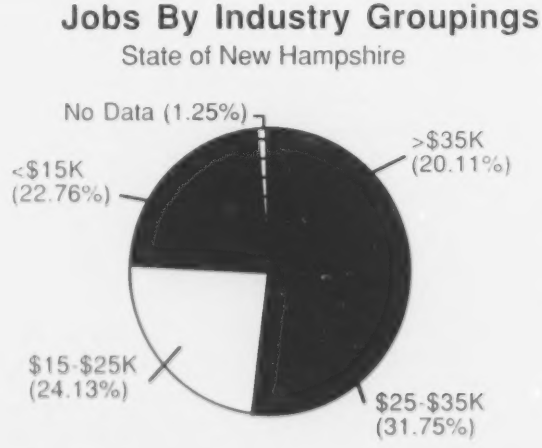

Figure 5.4

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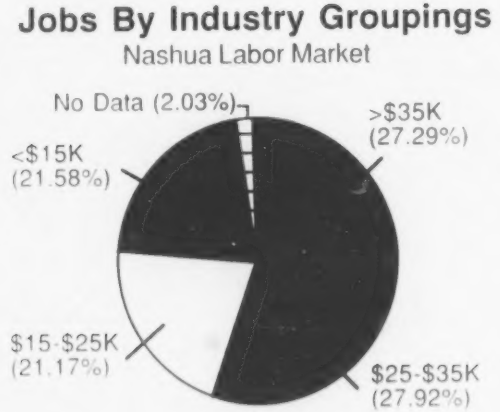

Figure 5.5

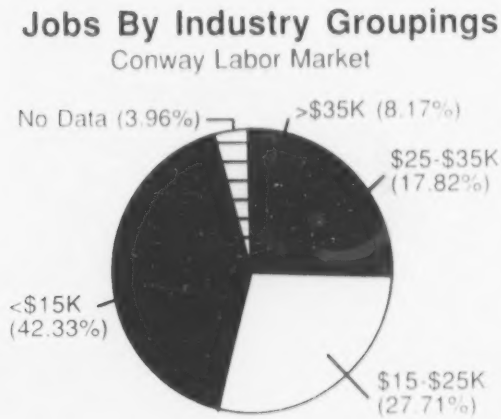

Figure 5.6

Across the 18 New Hampshire Labor Market Areas there is considerable variation in the mix of the industries. Two areas which exemplify this variation are the Nashua LMA and the Conway LMA.

In the Nashua LMA (*Fig.* 5.5) there are many high-paying jobs: 55% are in Group 1 and Group 2 industries. By contrast, only 26%, or 1 in 4 jobs in the Conway LMA (*Fig.* 5.6), are in industries paying high average wages. Three out of every 4 jobs in the Conway area are in industries that pay less than $25,000, on average. Thus, many parents in Conway must have more than one job if they are to keep their children out of poverty.

Wages and Children's Well-Being

There is a strong correlation between the average wages paid by employers in an LMA and the per capita income of the residents in the area.

In *Figure 5.7*, "Wages and Per Capita Income," each dot represents an LMA. The graph plots the intersection of the average

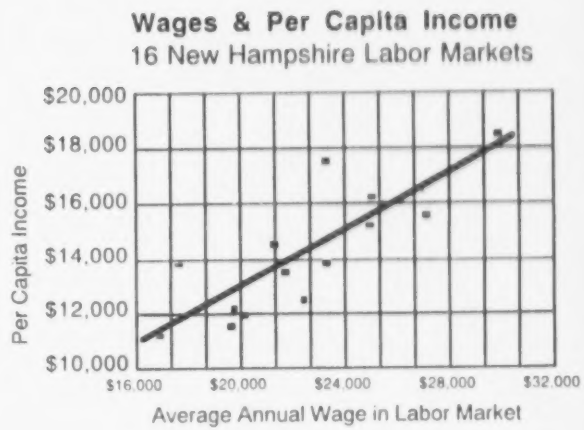

Figure 5.7

wages paid in the LMA and the 1993 per capita income of the residents. The line shows the best-fit linear relationship between wages and income. It is clear that in areas where wages are high, the average income per resident is high. While wages paid locally are not the only factor driving per capita income, there certainly is an important relationship between these two elements.

The average wage rates paid by area employers also affect the poverty levels in the community.

Each dot in *Fig. 5.8* represents an LMA. This time the graph plots the intersection of the average wages and the percentage of individuals with incomes at or below 185% of the federal poverty level. It is evident that as average wages decline, the percentage of persons in or near poverty increases. This helps explain why children living in most of the towns in the Conway LMA are 5 times more likely to live in poverty than children living in most of the towns in the Nashua LMA.

Variations in wage rates across the state affect all New Hampshire residents. The Medicaid program is an example of the fact that as average wages decrease, the burden on taxpayers to alleviate child poverty increases.

Figure 5.9 shows the clear and direct relationship between the variation in wage rates and dependency upon Medicaid. Each dot on the Medicaid graph, *Fig.* 5.9, represents an LMA at the point where average annual wage meets the percentage of the families enrolled in the Medicaid program. Average wages are strongly linked to dependence upon Medicaid. As the average wage increases, the percentage of families needing this assistance declines. Since Medicaid is paid for with taxpayer dollars, the variations in wage rates have a very direct impact on all of us.

Overall, the economic well-being of children and their families is the result of the mix of industries in the area in which they live. Children in communities with a broad mix of industries that pay a living wage are most likely to grow up with relative economic security. As a result, their socio-economic status will be higher, leading to better health and educational outcomes. If, however, a child lives in an area dominated by low-paying industries, she or he is more likely to live in a family that is always on the edge economically. As demonstrated earlier in this report, these children will face many barriers to a happy and successful life, as they battle the effects of diminished socio-economic status, including reduced health and educational outcomes.

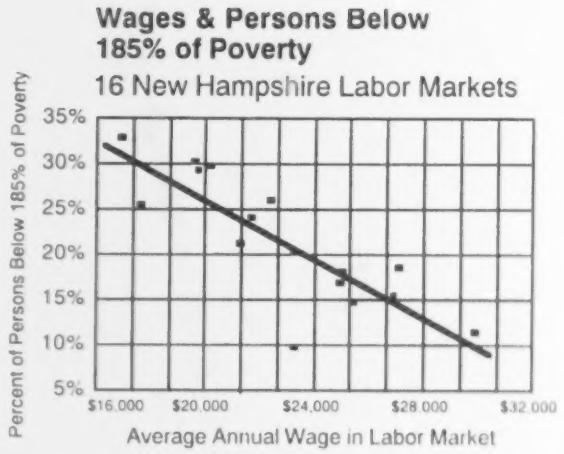

Figure 5.8

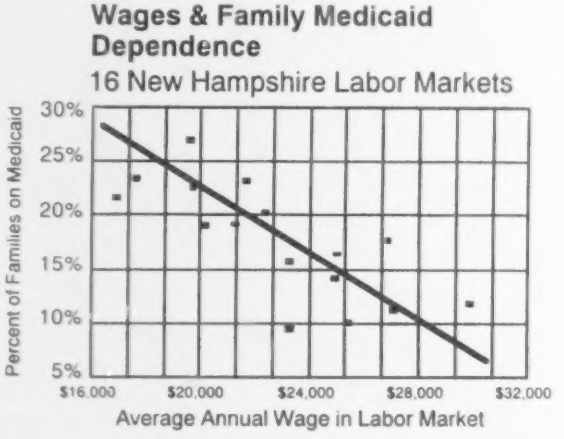

Figure 5.9

89

Industries Grouped by Average Wages Paid in New Hampshire

Group 1

Average annual wage greater than $35,000:

Wholesale Trade--Durable Goods; Electric, Gas, Sanitary Services; Credit Agencies; Wholesale Trade--Non-durable Goods; Paper and Allied Products; Instruments; Communications; Chemicals and Allied Products; Miscellaneous Services; Engineering, Accounting, Management & Related Services; Federal Government; Non-classifiable Establishments; Insurance Carriers; Security and Commodity Dealers, etc.; Legal Services; Holding and Other Investment Offices; Industrial & Commercial Machinery & Computer Equipment.

Group 2

Average annual wage $25,000 to $35,000:

Health Services; Furniture and Fixtures; Stone, Clay, Glass & Concrete Products; Trucking; Water Transportation; Air Transportation; Building Construction; Heavy Construction Except Building Construction; Banking; Special Trade Contractors; Insurance Agents, Brokers, and Service; Retail Trade--Automotive & Gas; Textile Mill Products; Fabricated Metal Products; Printing, Publishing, and Allied; Electronics Except Computers; State Government; Food and Kindred Products; Primary Metal Industries; Rubber and Misc. Plastics Products.

Group 3

Average annual wage $15,000 to $25,000:

Forestry; Fishing, Hunting, and Trapping; Educational Services; Local Government; Real Estate; Agricultural Services; Miscellaneous Repair Services; Automotive Services & Garages; Business Services; Agriculture Production: Livestock; Retail Trade--Miscellaneous; Lumber and Wood Products; Retail Trade--Building Materials; Apparel; Retail Trade--Furniture & Equipment.

Group 4

Average annual wage less than $15,000:

Passenger Transportation; Amusement and Recreation Services; Motion Pictures; Private Households; Agricultural Production--Crops; Membership Organizations; Social Services; Museums & Art Galleries, Botanical & Zoological Gardens; Retail Trade--Food Stores; Retail Trade--General Merchandise; Retail Trade--Eating & Drinking; Retail Trade--Apparel; Hotels; Personal Services.

Data Suppressed:

Transportation Equipment; Petroleum Refining and Related Industries; Miscellaneous Manufacturing; Transportation Services; Metal Mining; Railroad Transportation; Pipelines; Mining & Quarrying of Nonmetallic Minerals; Leather and Leather Products.

[1] Three NH communities are in LMAs which are made up of mostly Massachusetts towns: Seabrook and South Hampton are in the "Boston MA-NH" LMA, and Pelham is in the "Lowell MA-NH" LMA. It is impossible to include these communities, because when data from these LMAs are "disaggregated," or broken down to identify just the NH communities, the results cannot be used reliably.

[2] This work builds on analysis performed originally by economist **Judy Elliott** in 1994 and 1995. The authors are indebted to her for the basic idea and inspiration to look at employment and jobs in this manner.

Questions To Ask in Your Community

1. If wages paid by our community's employers were equal to the state's average, how much more or less money would be in the paychecks of employees? Why is that?

2. What organizations share in the responsibility for economic development and planning for our area? In their work, do they distinguish between high-wage and low-wage industries and businesses? If not, should they?

3. Are the leaders in our community aware of the relationship between wages and dependence on public dollars for health insurance among families with children? If not, how can we make sure they become aware?

4. Low-wage jobs are likely to be part-time or seasonal, provide little sick leave, etc. In addition to the obvious economic effect on parents who hold these jobs, what other, less quantifiable, effects may there be on children in those households?

5. Many parents of young children need child care services in order to find and hold a job. What child care needs do parents in our community have? What is the availability, cost and quality of child care, including after-school care, in our area?

6. What do I think would be the single best strategy for improving the average wage in my community?

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Chapter 6
The Cost of Relieving Poverty

For many families in poverty, the only recourse is to turn to the state for assistance. Cash assistance through Aid to Families with Dependent Children (AFDC), health insurance through the Medicaid program, nutritional assistance through Food Stamps and WIC, and child care assistance are major public programs that help parents provide necessities for their children. Our discussion will focus on Medicaid, the largest of these programs. We will examine who it is that Medicaid serves, and the impact of recent program expansion to cover "working poor" families. Finally, we will present an overview of the statewide costs to provide Medicaid (for families with children only), AFDC and Food Stamp assistance.

A table at the end of the chapter presents town-by-town data on the percentage of families covered by Medicaid in 1986 and 1995. Here you will also see the combined dollar value of AFDC, Medicaid for families with children, and Food Stamp assistance provided in each community to relieve poverty in 1995.[1]

Medicaid

Medicaid is often thought of as a health insurance program for poor families on AFDC. While families receiving AFDC are covered by the Medicaid program, Medicaid does far more. The largest expenditures by far under the Medicaid program are not for poor children and pregnant women. In fact, most of the money spent on Medicaid, almost 76%, goes to cover the cost of care for the elderly, disabled and blind. Thus, while poor children and their families make up 76% of the beneficiaries of the Medicaid program, they only consume 24% of the Medicaid dollars.[2]

Between 1992 and 1994, Medicaid eligibility in New Hampshire was expanded to serve children and pregnant women up to 185% of the federal poverty guidelines[3]. This was up from 133% of the poverty guidelines[4]. For children and pregnant women covered by Medicaid, the program is now able to serve a broad range of children. The effect of this is that children of the "working poor" now have access to health insurance. This has been a tremendous benefit to

Families Dependent on Medicaid

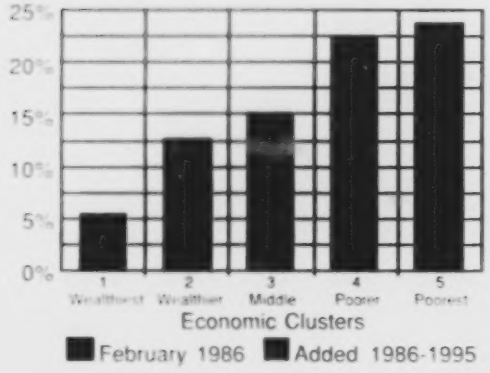

Figure 6.1

working families who otherwise could not afford health care for their children.

The effect of Medicaid expansion has been dramatic. In 1986, only 3.9% of families with children in New Hampshire were enrolled in the Medicaid program. By January 1995, this had increased almost four-fold to 15.2%. Today children in 1 out of 6 families in our state are covered by Medicaid.

The expansion of the Medicaid program has meant growth in the number of families with children covered by this program in both wealthy and poor communities. During 1986 in the poorest communities (economic Cluster 5), 7% of families with children were covered by Medicaid. By 1995, this had grown to 23.7%, over a three-fold increase. Today families in the ***poorest*** communities are over ***4 times*** more likely to rely on Medicaid for their children's health coverage than are families in Cluster 1, the wealthiest communities.

Consider this: Only 37% of New Hampshire families live in Clusters 4 and 5. In 1986, fully 61% of all families served by Medicaid lived in these two poorest clusters. Since then, from 1986 to 1995, 54% of the additional Medicaid family caseload was located in these two clusters.

For individual cities and towns, the variations among communities mean that any changes in the program will have a much more significant impact on some communities than others. For example, in Bow, only 2% of the families with children are covered by Medicaid, compared to 32% in Pittsfield. As a result, children and their parents in Pittsfield will feel the effects of any diminished Medicaid coverage to a greater degree than those in Bow.

Aid To Families with Dependent Children

The proportion of families receiving AFDC has also grown over the past ten years. Growth in AFDC has been less dramatic than growth in Medicaid coverage, because there have been only minor changes in eligibility. In 1986, only 3.1% of all New Hampshire families received cash assistance under AFDC. By 1995, this had more than doubled to 6.9%.

It is interesting that while the percentage of families on AFDC varies by economic cluster, every single cluster has seen its percentage of families receiving AFDC *double* over the last ten years (1986-1995).

Summary of Cases and Cost of Programs by Economic Cluster

	1-Wealthiest	2-Wealthier	3-Middle	4-Poorer	5-Poorest	Total
Total Population (1990)	253,308	211,619	228,104	222,748	193,328	1,109,107
Families with Kids	35,803	29,123	28,469	28,272	25,494	147,161
AFDC 2/86	303	587	873	1,382	1,442	4,587
AFDC 2/95	794	1,814	1,866	3,218	2,424	10,116
Medicaid 2/86 (Families w/Kids)	380	714	1,105	1,712	1,797	5,708
Medicaid 2/95 (Families w/Kids)	1,917	3,678	4,309	6,393	6,054	22,351
Food Stamps 2/95 (All Recipients)	1,856	3,992	4,954	7,574	6,406	24,782
Cost of Three Programs, 1995 (AFDC+ Medicaid +Food Stamps)	$17,433,271	$35,960,199	$41,107,251	$64,059,096	$55,564,719	$214,124,536
Cost/Capita	$68.82	$169.93	$180.21	$287.59	$287.41	$193.06

Figure 6.2

The Cost of Services To Relieve Poverty

In state fiscal year 1995, the total amount provided to impoverished families through AFDC grants in New Hampshire was $59,816,757. Federal tax dollars funded 50% of this AFDC assistance, with the remaining 50% coming from the state. The cost of Medicaid coverage for families with children was $108,662,950, also shared 50/50 between the state and federal governments. The value of the Food Stamps[5] issued in the state for that year was $45,644,830. (Food Stamps are 100% federally funded.) The total of $214,124,536 amounts to almost $200 per capita for the state. However, since the families receiving this assistance are not evenly distributed among New Hampshire's communities, the cost of relieving poverty for children and their families varies greatly from one town to another (*Fig. 6.2*).

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Individual Town Chart: Medicaid Caseloads (1986 and 1995) and Cost of Three Public Assistance Programs:
AFDC + Medicaid for Families w/Kids + Food Stamps (1995)

Town	Economic Cluster	Number of Families with Kids	Medicaid Families[6] 2/6/86	Medicaid Families 2/1/95	Percent of Families on Medicaid 2/1/95	Cost of 3 Public Assistance Programs[7]
Acworth	4	109	2	11	10.1%	$99,233
Albany	5	68	1	13	19.1%	$133,675
Alexandria	5	186	2	12	6.5%	$120,379
Allenstown	3	716	36	128	17.9%	$1,221,657
Alstead	5	234	15	51	21.8%	$452,773
Alton	3	391	20	67	17.1%	$628,757
Amherst	1	1,440	4	36	2.5%	$334,094
Andover	3	252	4	28	11.1%	$212,513
Antrim	5	327	11	49	15.0%	$460,789
Ashland	5	261	17	79	30.3%	$719,571
Atkinson	1	577	8	20	3.0%	$187,288
Auburn	1	637	8	34	5.3%	$273,382
Barnstead	5	430	8	45	10.5%	$370,094
Barrington	4	919	40	89	9.7%	$787,381
Bartlett	5	285	5	44	15.4%	$384,038
Bath	5	87	3	23	26.4%	$210,015
Bedford	1	1,686	3	29	1.5%	$243,548
Belmont	4	865	14	128	14.8%	$1,096,123
Bennington	5	174	4	19	10.9%	$166,916
Benton	5	28	1	2	7.1%	$23,004
Berlin	5	1,512	151	384	25.4%	$3,903,248
Bethlehem	5	290	9	55	19.0%	$522,725
Boscawen	5	422	6	89	21.1%	$815,105
Bow	1	876	4	20	2.3%	$162,181
Bradford	3	201	8	28	13.9%	$245,762
Brentwood	2	314	3	22	7.0%	$195,169
Bridgewater	4	106	2	4	3.8%	$46,395
Bristol	5	342	22	104	30.4%	$935,626
Brookfield	2	77	0	3	3.9%	$31,937
Brookline	1	363	3	10	2.8%	$94,759
Campton	5	326	10	56	17.2%	$465,643
Canaan	5	468	11	54	11.5%	$473,951
Candia	1	566	13	32	5.7%	$279,944
Canterbury	1	232	2	22	9.5%	$218,822
Carroll	5	64	1	16	25.0%	$129,067
Center Harbor	2	132	2	14	10.6%	$123,415
Charlestown	5	628	32	92	14.6%	$824,748
Chatham	5	34	0	6	17.6%	$49,818
Chester	2	403	2	35	8.7%	$285,707
Chesterfield	3	423	7	32	7.6%	$286,244
Chichester	2	278	3	19	6.8%	$161,778
Claremont	5	1,890	215	631	33.4%	$5,835,759
Clarksville	3	32	0	0	0.0%	$3,684
Colebrook	5	332	37	89	26.8%	$838,566
Columbia	5	104	3	3	2.9%	$41,146
Concord	3	4,483	182	891	19.9%	$8,767,312
Conway	5	1,003	46	314	31.3%	$2,769,011
Cornish	3	241	6	16	6.6%	$122,087
Croydon	3	82	1	3	3.7%	$16,427
Dalton	5	124	6	27	21.8%	$217,636
Danbury	5	123	3	22	17.9%	$202,924
Danville	2	351	3	41	11.7%	$352,489
Deerfield	3	462	7	36	7.8%	$354,354
Deering	4	239	2	9	3.8%	$93,581
Derry	2	4,671	75	546	11.7%	$5,099,227
Dorchester	5	42	0	5	11.9%	$47,186
Dover	3	2,699	203	592	21.9%	$5,826,173
Dublin	2	175	2	7	4.0%	$116,623
Dummer	5	46	0	1	2.2%	$12,229
Dunbarton	2	258	3	11	4.3%	$113,968
Durham	3	670	20	36	5.4%	$325,564
East Kingston	1	211	5	17	8.1%	$170,861
Easton	3	20	1	1	5.0%	$6,704
Eaton	3	53	1	1	1.9%	$14,458
Effingham	5	110	0	20	18.2%	$176,529
Ellsworth	5	8	0	4	50.0%	$21,288
Enfield	3	471	17	80	17.0%	$714,061
Epping	3	745	29	95	12.8%	$968,550

Town	Economic Cluster	Number of Families with Kids	Medicaid Families * 2/6/96	Medicaid Families 2/1/95	Percent of Families on Medicaid 2/1/95	Cost of 3 Public Assistance Programs †
Epsom	3	479	15	43	9.0%	$405,738
Errol	5	38	4	10	26.3%	$75,178
Exeter	2	1,591	44	160	10.1%	$1,604,648
Farmington	5	816	90	223	27.3%	$2,177,993
Fitzwilliam	3	269	6	36	13.4%	$325,564
Francestown	1	167	2	8	4.8%	$61,771
Franconia	4	95	4	21	22.1%	$175,185
Franklin	5	1,171	99	265	22.6%	$2,692,189
Freedom	3	109	3	24	22.0%	$218,173
Fremont	2	408	9	25	6.1%	$211,209
Gilford	2	772	7	55	7.1%	$478,812
Gilmanton	3	360	7	33	9.2%	$260,086
Gilsum	4	100	5	8	8.0%	$74,664
Goffstown	1	1,776	15	88	5.0%	$749,562
Gorham	5	396	23	50	12.6%	$416,117
Goshen	5	91	2	9	9.9%	$68,862
Grafton	5	100	4	18	18.0%	$157,984
Grantham	2	129	4	16	12.4%	$123,541
Greenfield	3	190	3	26	13.7%	$230,901
Greenland	2	351	0	30	8.5%	$256,940
Greenville	4	324	10	54	16.7%	$570,014
Groton	5	37	1	10	27.0%	$95,146
Hampstead	1	996	8	64	6.4%	$584,607
Hampton	3	1,361	40	231	17.0%	$2,302,774
Hampton Falls	1	181	4	13	7.2%	$126,695
Hancock	1	177	2	12	6.8%	$88,585
Hanover	1	738	2	10	1.4%	$79,928
Harrisville	3	136	1	14	10.3%	$102,379
Hart's Location	3	5	0	2	40.0%	$9,723
Haverhill	5	506	23	132	26.1%	$1,171,213
Hebron	3	41	1	3	7.3%	$22,340
Henniker	2	483	11	38	7.9%	$331,604
Hill	5	116	8	9	7.8%	$74,387
Hillsborough	3	657	30	99	15.1%	$931,578

Town	Economic Cluster	Number of Families with Kids	Medicaid Families * 2/6/96	Medicaid Families 2/1/95	Percent of Families on Medicaid 2/1/95	Cost of 3 Public Assistance Programs †
Hinsdale	5	509	50	80	15.7%	$796,749
Holderness	3	245	4	15	6.1%	$109,470
Hollis	1	786	4	15	1.9%	$126,822
Hooksett	1	1,152	19	119	10.3%	$1,099,673
Hopkinton	1	671	5	29	4.3%	$221,446
Hudson	1	2,920	33	234	8.0%	$2,070,067
Jackson	3	56	1	9	16.1%	$68,862
Jaffrey	3	689	23	112	16.3%	$1,014,653
Jefferson	5	108	3	18	16.7%	$127,351
Keene	3	2,597	190	499	19.2%	$4,996,076
Kensington	2	215	0	11	5.1%	$114,743
Kingston	1	796	12	60	7.5%	$604,322
Laconia	5	2,045	199	653	31.9%	$6,068,249
Lancaster	5	483	51	108	22.4%	$986,289
Landaff	4	38	2	2	5.3%	$13,407
Langdon	3	78	1	2	2.6%	$20,774
Lebanon	3	1,548	58	255	16.5%	$2,292,174
Lee	1	616	4	42	6.8%	$379,549
Lempster	5	146	6	15	10.3%	$118,679
Lincoln	5	157	9	21	13.4%	$160,355
Lisbon	5	214	23	46	21.5%	$411,793
Litchfield	1	947	9	45	4.8%	$399,272
Littleton	5	813	62	219	26.9%	$1,952,263
Londonderry	1	3,281	28	142	4.3%	$1,358,447
Loudon	3	642	7	36	5.6%	$311,217
Lyman	5	50	0	9	18.0%	$68,474
Lyme	1	175	4	5	2.9%	$65,992
Lyndeborough	2	175	3	8	4.6%	$90,948
Madbury	2	193	1	8	4.1%	$67,684
Madison	4	244	3	44	18.0%	$345,264
Manchester	4	12,237	908	3,473	28.4%	$35,769,986
Marlborough	4	256	10	46	18.0%	$393,762
Marlow	5	93	9	8	8.6%	$48,103
Mason	1	152	3	10	6.6%	$91,075

Town	Economic Cluster	Number of Families with Kids	Medicaid Families * 2/6/96	Medicaid Families 2/1/95	Percent of Families on Medicaid 2/1/95	Cost of 3 Public Assistance Programs †
Meredith	4	602	23	126	20.9%	$1,073,215
Merrimack	1	3,427	25	150	4.4%	$1,348,969
Middleton	4	184	7	22	12.0%	$181,114
Milan	5	199	4	19	9.5%	$172,442
Milford	2	1,773	35	231	13.0%	$2,108,217
Milton	4	521	29	91	17.5%	$870,970
Monroe	3	108	1	7	6.5%	$56,909
Mont Vernon	2	279	3	7	2.5%	$60,205
Moultonborough	5	384	7	47	12.2%	$429,643
Nashua	2	10,291	407	1,863	18.1%	$19,233,172
Nelson	3	76	2	5	6.6%	$51,936
New Boston	1	505	2	19	3.8%	$159,162
New Castle	1	50	0	3	6.0%	$24,182
New Durham	4	301	10	40	13.3%	$343,944
New Hampton	3	208	4	14	6.7%	$113,043
New Ipswich	3	586	8	58	9.9%	$483,121
New London	2	212	1	15	7.1%	$126,434
Newbury	1	285	3	14	4.9%	$142,996
Newfields	1	121	5	12	9.9%	$102,253
Newington	1	108	3	4	3.7%	$51,921
Newmarket	3	963	29	164	17.0%	$1,577,949
Newport	5	781	78	304	38.9%	$2,662,909
Newton	1	517	12	40	7.7%	$384,852
North Hampton	1	408	5	26	6.4%	$209,770
Northfield	3	655	26	111	16.9%	$1,057,483
Northumberland	5	316	45	111	35.1%	$923,420
Northwood	3	440	17	52	11.8%	$509,303
Nottingham	2	436	4	27	6.2%	$228,687
Orange	3	53	0	1	1.9%	$6,704
Orford	5	145	4	15	10.3%	$111,312
Ossipee	5	451	37	184	40.8%	$1,682,162
Pelham	1	1,363	19	82	6.0%	$780,298
Pembroke	2	935	25	117	12.5%	$1,143,167
Peterborough	2	694	5	78	11.2%	$704,725
Piermont	5	78	2	10	12.8%	$77,407
Pittsburg	5	114	15	24	21.1%	$208,577
Pittsfield	5	527	48	185	35.1%	$1,687,119
Plainfield	2	294	4	8	2.7%	$65,842
Plaistow	2	1,027	14	84	8.2%	$778,196
Plymouth	5	443	44	132	29.8%	$1,278,328
Portsmouth	4	3,137	184	484	15.4%	$5,098,127
Randolph	2	42	0	2	4.8%	$11,565
Raymond	3	1,351	53	229	17.0%	$2,169,938
Richmond	3	139	0	6	4.3%	$44,292
Rindge	3	663	5	55	8.3%	$460,781
Rochester	4	3,661	254	862	23.5%	$8,632,328
Rollinsford	2	326	8	53	16.3%	$472,869
Roxbury	3	41	1	4	9.8%	$48,625
Rumney	5	200	13	36	18.0%	$293,865
Rye	1	443	8	33	7.4%	$282,189
Salem	1	3,238	78	277	8.6%	$2,788,432
Salisbury	3	126	3	8	6.3%	$67,684
Sanbornton	4	308	6	25	8.1%	$203,841
Sandown	1	743	4	64	8.6%	$482,047
Sandwich	3	107	0	18	16.8%	$152,071
Seabrook	4	628	45	175	27.9%	$1,831,118
Sharon	2	42	1	4	9.5%	$42,711
Shelburne	3	73	1	0	0.0%	$5,526
Somersworth	4	1,469	95	396	27.0%	$3,867,166
South Hampton	1	90	1	5	5.6%	$37,589
Springfield	4	96	3	22	22.9%	$214,751
Stark	5	78	3	5	6.4%	$35,359
Stewartstown	5	129	15	37	28.7%	$328,971
Stoddard	4	84	2	6	7.1%	$42,063
Strafford	3	444	8	24	5.4%	$204,505
Stratford	5	135	25	59	43.7%	$555,065
Stratham	1	684	3	22	3.2%	$164,537
Sugar Hill	3	64	1	1	1.6%	$6,704
Sullivan	4	88	6	12	13.6%	$104,870
Sunapee	4	344	8	43	12.5%	$339,723
Surry	2	86	0	9	10.5%	$76,617
Sutton	2	196	6	16	8.2%	$115,786

Town	Economic Cluster	Number of Families with Kids	Medicaid Families[4] 2/6/86	Medicaid Families 2/1/95	Percent of Families on Medicaid 2/1/95	Cost of 3 Public Assistance Programs[7]
Swanzey	5	834	15	86	10.3%	$774,155
Tamworth	5	274	7	63	23.0%	$555,610
Temple	3	182	3	16	8.8%	$127,225
Thornton	4	194	4	19	9.8%	$174,671
Tilton	5	391	19	68	17.4%	$618,788
Troy	5	315	12	52	16.5%	$463,161
Tuftonboro	4	221	5	23	10.4%	$197,414
Unity	5	182	3	2	1.1%	$21,162
Wakefield	5	396	22	105	26.5%	$956,969
Walpole	4	372	12	46	12.4%	$419,935
Warner	2	314	10	35	11.1%	$293,754
Warren	5	110	0	25	22.7%	$217,122
Washington	5	90	3	11	12.2%	$95,162
Waterville Valley	1	13	0	1	7.7%	$4,862
Weare	2	1,002	18	66	6.6%	$640,956
Webster	2	198	1	14	7.1%	$96,854
Wentworth	5	77	4	13	16.9%	$124,854
Westmoreland	3	185	1	10	5.4%	$88,846
Whitefield	5	247	21	60	24.3%	$531,136
Wilmot	3	136	0	10	7.4%	$96,213
Wilton	3	466	10	43	9.2%	$441,604
Winchester	5	596	56	164	27.5%	$1,567,984
Windham	1	1,389	8	49	3.5%	$396,521
Windsor	5	6	0	0	0.0%	$1,842
Wolfeboro	4	530	17	112	21.1%	$998,851
Woodstock	5	159	10	25	15.7%	$199,383
Statewide		**147,161**	**5,708**	**22,351**	**15.2%**	**$214,124,536**

1. See "Sources and Methods of Calculation," Appendix C.
2. Annual Report, NH Division of Human Services, 1995.
3. Currently $2,136 monthly income for a family of 4.
4. Currently $1,680 monthly income for a family of 4.
5. In contrast to Medicaid and AFDC, Food Stamp figures used in this chapter are not limited to families. There was no easy way to break out families from the total Food Stamp caseload, which includes the elderly, single individuals, and other childless households.
6. "Medicaid Families" is the count of households with at least one child covered by Medicaid.
7. Estimated expenditure in 1995 for AFDC cash assistance for families; Medicaid for families; and Food Stamps for all recipients. Cost is pro-rated per town, based on 1995 caseloads.

Questions To Ask in Your Community

1. How does the state/federally funded assistance to the families in our community through AFDC, Medicaid, and Food Stamps in 1995 compare in size to our local welfare budget?

2. If any portion of basic welfare assistance for children falls back onto the local community, how will the community likely respond? Who needs to be involved? Who needs to take leadership?

3. Is it likely that our community will bear a greater or lesser burden than the other towns that surround us? Why?

4. Existing laws and institutions aside, who should be responsible for alleviating poverty among children?

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110

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111

Chapter 7

Getting Children and Families Off Welfare: Is a Job Enough?

Throughout this book, we have explored the link between economic conditions and the quality of children's lives. We have looked at the differences in health and educational results compared to economic conditions in the various communities in our state. Repeatedly, we have shown that the less well off a community is economically, the greater are the risks that its children will experience adverse social, health and educational outcomes.

The link between economic conditions and the status of children can be demonstrated repeatedly. Understanding the connection between the local economy and its effect on children is vital to gaining a perspective on childhood risk. As we study these relationships and ponder cause and effect, it is important that we explore other potential relationships, especially those commonly considered in making public policy. One relationship that is often assumed to be important for policy making is the connection between unemployment and AFDC. Joblessness is thought to be the major contributing factor to increases in welfare caseloads. The data in this chapter are designed to examine this assumption and to track how closely these two factors relate.

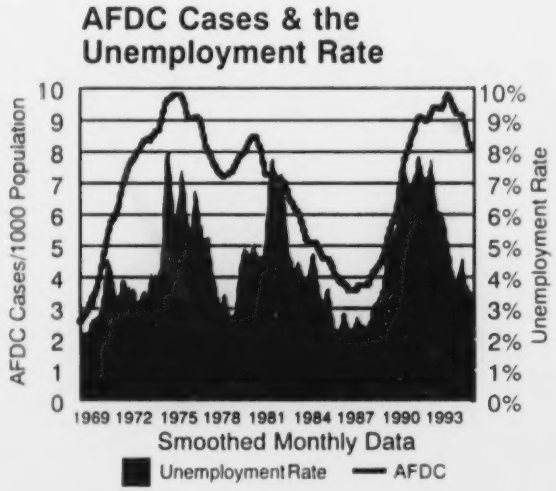

Figure 7.1

Figure 7.1 plots changes in both AFDC caseloads and the unemployment rate over a 27-year period. The historic activity of the two factors can be used to learn whether there is a causal relationship between changes in unemployment rates and the number of families needing economic assistance through the AFDC program.

Figure 7.2

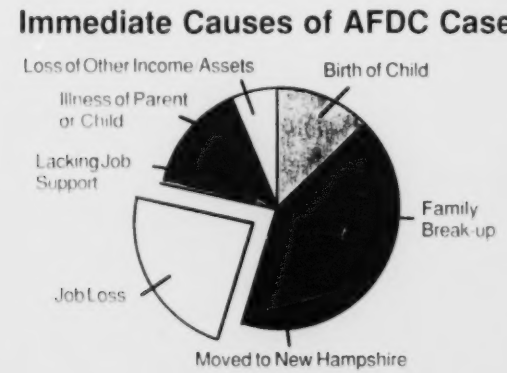

Figure 7.3

If there is a strong correlation between joblessness and the number of families needing economic assistance, we would expect AFDC caseloads to rise and fall in close agreement with the changes in the unemployment rate. In fact, the relationship between these two factors is inconsistent. There are times when the two factors track each other closely and other times when one is rising and the other falling. Because of this inconsistency, unemployment cannot be used as an accurate predictor of AFDC caseloads.[1]

This is further shown in *Figure 7.2*. Each dot represents a three-month period during the past 27 years. The dot is plotted on the grid to indicate the degree to which the following occurred during the quarter:

- unemployment and AFDC cases both rose,
- unemployment and AFDC cases both fell,
- unemployment rose and AFDC cases fell, or
- unemployment fell and AFDC cases rose.

The gunshot pattern in *Figure 7.2* suggests an almost random relationship between changes in unemployment and changes in AFDC caseloads.

The cause of the weak correlation between joblessness and the need among single-parent families for cash assistance is demonstrated in *Figure 7.3*, which shows the reasons families turned to AFDC. The data are for 3,100 cases studied during the six months from August 1989 through January 1990, the beginning of a major recession in NH. The source of these data is an unpublished report completed by the NH Division of Human Services. The chart shows the factor which triggered the family's application and eligibility for AFDC.

Although this was a time of rising unemployment, loss of a job was *not* the most important trigger in families seeking assistance. The data show that loss of a job was the most immediate cause for applying for AFDC in only 24% of the families eligible for assistance during the period studied (*Fig. 7.3*). The data do indicate a greater link between family structure and AFDC than between joblessness and AFDC. The survey found that the most common cause for turning to AFDC was *family break-up*. Almost a third of all new AFDC cases, 31%, was attributable to the break-up of a previously intact two-parent family. In addition, 13% of eligible applicants turned to AFDC because of the birth of a child to a single parent.

These data call into question the commonly made link between joblessness and AFDC. The data establish that families seeking assistance face many problems that employment alone cannot solve. Besides the fact that these families are headed almost exclusively by single parents, other research shows that these parents are under-educated and ill-equipped to enter the work force. We know that many AFDC recipients lack the basic supports necessary to compete in the labor market, and especially to compete for higher-wage jobs. In addition, given the distribution of industries and wages in some areas of New Hampshire, a single woman or man heading a family which is currently surviving on AFDC may not have the opportunity to secure employment that will float the family out of poverty.

[1] In contrast to the data tracking unemployment and AFDC, there appears to be greater consistency between unemployment and Food Stamps. A possible explanation for this difference is that Food Stamp eligibility is dependent almost exclusively upon income, while AFDC eligibility is dependent upon family structure in addition to income. Intact two-parent families, couples without children, and single persons may collect Food Stamps. For AFDC, however, families must be headed by a single parent (with rare exceptions) and have virtually no outside income. As a result the trend in the number of Food Stamp recipients tends to follow the unemployment rate more closely.

Questions To Ask in Your Community

1. If responsibility for any portion of basic welfare assistance for children falls back onto local government, to what extent will the annual cost be related to the economic cycle? Which types of assistance are most likely to rise and fall with unemployment? Over the last few years, have we seen our municipal welfare caseloads rise and fall with changes in the unemployment rate?

2. What is being done in our community to prevent the most common causes of welfare dependency among children, including breakup of the family, loss of employment, and births to previously childless, unmarried women?

3. If children are not covered by health insurance through a parent's employer, how can they be covered? What percentage of jobs in the community provide employer-paid health insurance? Is this percentage increasing or decreasing? Do jobs that provide health insurance benefits tend to be higher-wage positions that are filled by more highly-educated individuals?

Epilogue
Putting It All Together

To get a complete picture of how well our children fare in New Hampshire, we must look at the multiple factors that influence their lives: education, family structure, health, and a social safety net. The changing structure of family life, associated with an increase in births to unmarried women and a high rate of divorce, has consequences for the stability and quality of children's lives. The adequacy of the social safety net — early intervention and prevention programs, economic assistance, food and nutrition programs, and health insurance — determines whether many poor children will thrive. The quality of the schools our children attend influences their opportunity to gain the skills they need to become well-educated and productive adults.

Beyond these well-known factors, the data in this book have taught us that the economic environment in which New Hampshire children live has a direct and irrefutable relationship to the quality of their lives. The health status and the educational achievement of our children rise and fall in direct relationship to the economic conditions of their communities.

The results of this book can be summarized in one sentence: ***The issue of child welfare cannot be separated from the issue of economic development in our communities.*** It is not enough to advocate for the well-being of children, unless we also advocate for effective economic development that brings high-paying, stable jobs into the community. By the same token, it is shortsighted to plan for the future economic base of a community without looking at the effects that economic changes will have on the status of children.

As community leaders seek to define and build the economic base of their city or town, they are deciding the future of their community. The data in this book compel attention to the following key points:

- The rate of poverty increases among families in areas where they lack access to jobs offering a living wage. Such jobs are most frequently found in the manufacturing sector; in such service businesses as communications, legal services, and health services; and in high tech and entrepreneurial ventures.
- Today, two incomes are generally needed to raise a family. Even in the wealthier New Hampshire towns, children in fatherless homes are 15 times more likely to be poor than children in 2-parent households.
- Loss of a spouse through family break-up, and loss of a job, are the two most common reasons that New Hampshire women with children seek and are eligible for welfare (AFDC). Only 13% are single women who have just had a baby.
- Families without access to living wage jobs experience a greater need for public assistance programs such as AFDC, Medicaid, and Food Stamps to relieve poverty.
- Lack of access to living wage jobs overwhelms some New Hampshire towns with eight to ten times more poor children than

wealthier towns. These towns also have more babies born to under-educated mothers, more babies born to single women, more children whose health suffers, and more children who do poorly in school.
• Access to education and community resources gives parents, as well as children, the tools they need to secure living wage jobs.

Presently, New Hampshire communities with an economic base of tourism-related industries, or retail trade, have a mix of jobs dominated by low-paying and/or seasonal employment. As this book shows, these are the communities with a heavy concentration of working poor families, families that are trying to survive on jobs at the very low end of the pay scale. The children of these families are far more likely to experience the adverse health and educational outcomes identified in this book.

If, on the other hand, a community seeks to expand its employment base by recruiting and retaining industries that bring in a greater proportion of high-paying jobs, the community will help families move out of poverty. When a community broadens its existing economic mix by adding jobs in industries that pay high average wages – such as utilities; engineering, accounting, management and related services; communications; and electronics manufacturing and high-tech business – this will help improve the status of children in that community.

Collectively, our overriding goal must be to narrow the gap between the wealthiest and poorest communities. The issue is not that we have poorer and wealthier towns; that condition will always exist. *The critical factor is the* ***extreme difference*** *among these communities.* As a state, our policies need to reflect that it is unacceptable for some communities to have proportionately eight or ten times more children in poverty than other towns. We need to rely on the facts. We need to understand that the diversity of our economic base, and the distribution of high-paying and low-paying jobs, delineates the economy of our state and the well-being of our children. A concerted effort to bring higher-paying jobs to poorer communities can begin to reduce the income disparity between rich and poor.

Because the economy and the status of our children are so closely tied, the flip side of this argument is also true. Our children are our most important economic resource. These children cannot be expected to assume their future role as business and community leaders if they are not healthy and well-educated today. If the future of New Hampshire depends on sustained economic growth, it is critical that communities foster the creation of a productive workforce, and a healthy, well-educated population. We can only do this if we can minimize the disparity between children in wealthy and poor communities. We must raise the educational achievement and health status of the children in the poorest communities to a level closer to the wealthiest towns.

As we strive to improve tomorrow's economy, we must keep our eye on today's children. We must be ever vigilant in protecting and improving the social safety net, thereby ensuring that all children have the tools they need to become productive citizens engaged in the growth of their community and their state.

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How To Use This Book

1. Read the **Introduction** for information on what Kids Count is; how this NH Data Book is organized; what makes this book different from the two previous books; and a brief overview of its theme and contents.

2. Read the **Epilogue** for a reflection on the book's findings and some implications for the future well-being of New Hampshire children, families, and communities.

3. See **"Questions To Ask in Your Community,"** at the end of each chapter, for ideas to help communities or regions develop responses to key issues raised by the data analyzed in this book.

4. See **Map 1** in Chapter 1, which shows NH communities color-coded according to the five economic "clusters" defined on pages 9-10. These economic clusters form the basis of the analysis that follows.

5. See **Map 2** in Chapter 5, which shows NH Labor Market Areas and the communities within each area. This chapter provides information on 16 LMAs and their economic mix of industries, jobs, and average wages. Links between economic mix, family income, and child well-being are explored.

6. Meaningful interpretation of data for individual towns of small populations requires care, especially when evaluating trends over time.

For Information About Your Town or City:

1. Look up your town alphabetically in **Appendix A** to find data on:
- 1990 population (total, families with children, children age 0-17, teens age 16-19).
- Labor Market Area for your town.
- Economic Cluster for your town.
- Income and poverty.
- Child poverty and family structure.
- Births for the period 1990-1994 (total births, low birth-weight births, and births to mothers with certain risk factors).
- "Idle teens" age 16-19.
- 1995 third grade assessment test results.

2. Look up your town alphabetically in **Chapter 6**, page 48, special **Town Chart**, for data on:
- Medicaid Family Caseloads, 1986 and 1995.
- Percent of Families on Medicaid, February 1995.
- Cost of 3 Public Assistance Programs, 1995: Estimated expenditure in 1995 for AFDC cash assistance for families; Medicaid for families; and Food Stamps for all recipients. Cost is pro-rated per town, based on 1995 caseloads.

3. Look up Labor Market Area Data for your area in **Appendix B1**. *Reminder: See Appendix A for your city or town's Labor Market Area.*
The following 1994 employment and wage data are presented, by LMA and statewide:
- Count of jobs (average annual).
- Count of jobs by Industry Group (Grp 1 = avg. wage over $35,000/yr.; Grp 4 = avg. wage under $15,000/yr.).
- Average wages paid by employers.
- Comparisons between the LMA's ACTUAL total wages and the wages that would have been paid if LMA employers had paid the state average wage.

Data by Labor Market Area are also provided for:
- AFDC and family-Medicaid caseloads.
- 1990 Census data on population, poverty, family structure, teens age 16-19, young adults age 18-24, high school dropouts, and per capita income.

To Find Information About Industry Groups:

1. See **Appendix B2** for information by Industry Group on:
- Industries, identified by SIC code and standard industry name.
- Average weekly wages for each industry, statewide, in 1994.
- Number of jobs, on average annual basis, in each industry.
- Total wages paid by employers in each industry.

For Data Sources and Calculations:

1. See **Appendix C**, "Sources and Methods of Calculation."

For Definitions of Technical Terms and Current Poverty Levels:

1. See **Appendix D**, "Glossary of Selected Terms."

Appendix A
Individual Town Data

Town Name	County Town Code	County	1990 Population	Labor Market Area (LMA)	1990 Families with Children	Children Age 0-17 1990	Economic Cluster 1=Wealthiest 5=Poorest	Median Family Income 1989	Per Capita Income 1993	Persons w/ Poverty Status Determined 1990	Persons Below 185% of Poverty 1990	Percent Below 185% Poverty 1990	Children Age 0-17 Below Poverty 1990
Acworth	1001	SU	776	Keene	109	220	4	$35,833	$12,167	771	163	21%	17
Albany	201	CA	530	Conw	68	154	5	$28,542	$11,513	517	153	30%	30
Alexandria	501	GR	1,202	Plym	186	378	5	$35,521	$12,104	1,184	336	28%	37
Allenstown	701	ME	4,712	Manch	716	1,333	3	$37,649	$13,599	4,694	837	18%	68
Alstead	301	CH	1,721	Keene	234	459	5	$32,857	$14,157	1,702	383	23%	23
Alton	101	BE	3,286	Laco	391	783	3	$34,924	$15,015	3,276	584	18%	9
Amherst	601	HI	9,068	Nash	1,440	2,631	1	$66,491	$27,261	9,047	317	4%	93
Andover	702	ME	1,883	Conc	252	491	3	$38,816	$17,048	1,865	340	18%	40
Antrim	602	HI	2,435	Pete	327	667	5	$38,029	$14,087	2,401	514	21%	81
Ashland	502	GR	1,915	Plym	261	479	5	$29,856	$12,416	1,915	520	27%	51
Atkinson	801	RO	5,188	LawMA	477	1,357	1	$62,743	$22,153	5,183	271	5%	10
Auburn	802	RO	4,085	Manch	637	1,253	1	$49,986	$18,692	4,085	381	9%	26
Barnstead	102	BE	3,034	Conc	430	707	5	$33,259	$14,893	3,019	759	25%	92
Barrington	901	ST	6,209	Port	919	1,741	4	$36,951	$14,289	6,140	1,055	17%	172
Bartlett	202	CA	2,277	Conw	285	510	5	$33,507	$15,817	2,248	621	28%	58
Bath	503	GR	764	Litt	87	196	5	$29,196	$12,675	762	200	26%	35
Bedford	603	HI	12,563	Manch	1,886	3,625	1	$68,187	$27,260	12,257	563	5%	72
Belmont	103	BE	5,796	Laco	865	1,641	4	$37,554	$14,304	5,776	1,238	21%	123
Bennington	604	HI	1,236	Pete	174	362	5	$38,594	$14,010	1,232	270	22%	37
Benton	504	GR	330	Litt	28	62	5	$22,500	$6,928	207	96	46%	28
Berlin	403	CO	11,820	Berl	1,512	2,627	5	$32,219	$12,199	11,608	3,175	27%	348
Bethlehem	505	GR	2,033	Litt	290	559	5	$33,529	$12,705	2,005	481	24%	25
Boscawen	703	ME	3,586	Conc	422	800	5	$33,466	$12,028	3,080	702	23%	121
Bow	704	ME	5,500	Conc	876	1,615	1	$56,855	$21,432	5,500	268	5%	12
Bradford	705	ME	1,405	Conc	201	383	3	$41,106	$19,257	1,400	269	19%	37
Brentwood	803	RO	2,590	Port	314	585	2	$47,222	$18,004	2,187	278	13%	29

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	Children Below Poverty, 1990			Number of Births 1990-1994 with the Following Risk Factors						
Town Name	Percent Children Below Poverty	# In Married-Couple Home	# In Female-Headed Home	Total Births 1990-1994	Mother w/ Less Than 12 Years Education	Mother Under Age 20	Unmarried Mother	Smoking Mother	Mother w/ Late or No Pre-Natal Care	Infant Weighing 3.0 - 5.5 lbs
Acworth	8%	11	2	35	3	0	2	2	1	1
Albany	20%	7	16	29	2	0	7	8	0	1
Alexandria	10%	27	0	46	6	4	10	14	0	0
Allenstown	5%	11	38	415	66	37	99	112	12	35
Alstead	5%	5	11	135	17	11	41	32	2	8
Alton	1%	9	0	215	33	20	45	47	6	7
Amherst	4%	32	54	457	16	10	24	40	7	27
Andover	8%	13	23	125	11	5	25	18	2	4
Antrim	12%	38	0	206	37	14	45	56	8	10
Ashland	11%	7	37	146	30	17	40	49	1	9
Atkinson	1%	5	0	209	6	4	24	20	3	6
Auburn	2%	9	17	297	19	8	25	35	9	6
Barnstead	13%	92	0	269	17	17	42	56	7	16
Barrington	10%	41	116	534	43	27	92	101	16	22
Bartlett	11%	17	36	105	18	13	28	25	2	13
Bath	18%	26	7	38	8	2	9	11	1	2
Bedford	2%	31	26	746	19	18	49	45	23	36
Belmont	8%	66	24	398	60	47	100	96	10	16
Bennington	10%	25	7	81	15	7	13	9	4	4
Benton	45%	28	0	15	2	0	2	6	0	0
Berlin	13%	84	258	615	121	97	176	198	13	39
Bethlehem	5%	8	15	130	14	11	31	25	3	9
Boscawen	15%	73	44	205	17	16	33	62	7	14
Bow	1%	0	12	361	18	14	33	28	12	19
Bradford	10%	14	19	91	10	8	19	30	3	8
Brentwood	5%	23	6	94	4	4	8	15	2	6

Town Name	"Idle Teens" All Teens Age 16-19	"Idle Teens" 16-19 Not in School & Not Employed	Number of 3rd Grade Students 1995	# 3rd Graders Tested in Language 1995	Percent Scoring at the Following Levels* ADVANCED	PROFICIENT	BASIC	NOVICE	Percent Tested, Language	# 3rd Graders Tested in Math 1995	Percent Scoring at the Following Levels* ADVANCED	PROFICIENT	BASIC	NOVICE	Percent Tested, Math
Acworth	32	6	17	17	0%	47%	41%	12%	100%	17	0%	29%	53%	18%	100%
Albany	17	0	113	111	1%	18%	63%	17%	98%	112	8%	32%	42%	17%	99%
Alexandria	69	24	83	77	2%	14%	40%	36%	93%	83	6%	18%	33%	42%	100%
Allenstown	183	21	70	63	0%	6%	44%	40%	90%	67	0%	4%	41%	50%	96%
Alstead	91	15	22	18	0%	9%	50%	23%	82%	22	9%	23%	41%	27%	100%
Alton	184	0	53	53	15%	40%	30%	15%	100%	53	21%	26%	30%	23%	100%
Amherst	626	7	165	163	5%	42%	43%	8%	99%	163	17%	35%	41%	7%	99%
Andover	96	12	23	21	4%	17%	26%	43%	91%	23	4%	13%	30%	52%	100%
Antrim	105	9	32	30	0%	16%	38%	41%	94%	32	3%	16%	44%	38%	100%
Ashland	96	5	19	16	5%	26%	21%	32%	84%	16	11%	11%	32%	32%	84%
Atkinson	333	16	69	69	7%	33%	54%	6%	100%	69	6%	30%	49%	14%	100%
Auburn	232	26	72	70	11%	40%	36%	10%	97%	72	13%	40%	38%	10%	100%
Barnstead	146	14	64	60	0%	19%	48%	27%	94%	64	5%	14%	52%	30%	100%
Barrington	300	23	108	108	4%	12%	50%	34%	100%	108	4%	16%	53%	28%	100%
Bartlett	89	6	44	44	5%	30%	52%	14%	100%	44	14%	36%	41%	9%	100%
Bath	43	2	11	11	0%	18%	27%	55%	100%	11	9%	0%	27%	64%	100%
Bedford	865	40	224	224	9%	42%	37%	12%	100%	224	17%	27%	42%	14%	100%
Belmont	271	31	94	85	2%	26%	53%	10%	90%	92	3%	21%	56%	17%	98%
Bennington	44	4	20	20	0%	20%	50%	30%	100%	20	5%	30%	35%	30%	100%
Benton	6	3	72	65	1%	8%	47%	33%	90%	66	1%	10%	36%	44%	92%
Berlin	572	30	108	106	0%	22%	46%	30%	98%	106	6%	18%	39%	35%	98%
Bethlehem	118	9	33	30	3%	35%	48%	3%	91%	31	18%	39%	36%	0%	94%
Boscawen	150	0	48	38	2%	23%	29%	25%	79%	47	6%	15%	44%	33%	98%
Bow	307	26	110	110	5%	48%	37%	10%	100%	110	20%	33%	32%	15%	100%
Bradford	70	9	42	41	0%	29%	62%	7%	98%	41	7%	33%	50%	7%	98%
Brentwood	127	0	32	29	0%	25%	50%	16%	91%	31	0%	6%	56%	34%	97%

Town Name	County-Town Code	County	1990 Population	Labor Market Area (LMA)	1990 Families with Children	Children Age 0-17 1990	Economic Cluster 1=Wealthiest 5=Poorest	Median Family Income 1989	Per Capita Income 1993	Persons w/ Poverty Status Determined 1990	Persons Below 185% of Poverty 1990	Percent Below 185% Poverty 1990	Children Age 0-17 Below Poverty 1990
Bridgewater	506	GR	783	Plym	106	216	4	$32,434	$15,447	783	171	22%	13
Bristol	507	GR	2,485	Plym	342	607	5	$30,797	$12,219	2,473	657	27%	88
Brookfield	203	CA	579	Conw	77	163	2	$41,471	$15,300	579	73	13%	2
Brookline	605	HI	2,410	Nash	363	680	1	$57,372	$20,930	2,406	127	5%	7
Campton	508	GR	2,377	Plym	326	679	5	$34,038	$12,906	2,368	651	28%	101
Canaan	509	GR	3,045	Leba	468	923	5	$34,336	$13,839	3,022	738	24%	83
Candia	804	RO	3,567	Manch	566	1,029	1	$47,826	$18,223	3,517	323	9%	52
Canterbury	706	ME	1,687	Conc	232	456	1	$49,318	$19,896	1,679	191	11%	13
Carroll	405	CO	517	Litt	64	141	5	$33,438	$11,391	507	106	21%	14
Center Harbor	104	BE	996	Laco	132	248	2	$41,250	$16,596	993	131	13%	0
Charlestown	1002	SU	4,630	Clar	628	1,205	5	$30,848	$15,464	4,603	1,215	26%	109
Chatham	204	CA	282	Conw	34	68	5	$28,333	$10,349	280	120	43%	4
Chester	805	RO	2,691	LawMA	403	761	2	$47,024	$17,529	2,631	310	12%	29
Chesterfield	302	CH	3,103	Keene	423	794	3	$41,458	$16,604	3,088	436	14%	55
Chichester	707	ME	1,942	Conc	278	561	2	$42,604	$15,925	1,938	242	13%	4
Claremont	1003	SU	13,902	Clar	1,890	3,480	5	$30,060	$12,317	13,749	3,851	28%	609
Clarksville	406	CO	259	Cole	32	56	3	$30,417	$12,382	259	49	19%	0
Colebrook	407	CO	2,445	Cole	332	620	5	$31,276	$12,487	2,437	822	34%	74
Columbia	408	CO	660	Cole	104	182	5	$30,938	$10,960	657	181	28%	11
Concord	708	ME	36,006	Conc	4,483	8,349	3	$39,531	$16,912	33,532	5,712	17%	591
Conway	205	CA	7,926	Conw	1,003	1,860	5	$32,471	$14,575	7,815	2,118	27%	181
Cornish	1004	SU	1,659	Leba	241	458	3	$35,978	$16,027	1,653	288	17%	16
Croydon	1005	SU	615	Clar	82	164	3	$35,625	$19,478	608	183	30%	15
Dalton	409	CO	808	Litt	124	211	5	$25,313	$10,769	808	287	36%	35
Danbury	709	ME	881	Plym	123	244	5	$30,625	$12,544	875	292	33%	30
Danville	806	RO	2,534	LawMA	351	687	2	$46,875	$16,869	2,522	286	11%	35
Deerfield	807	RO	3,124	Conc	462	949	3	$44,000	$15,912	3,085	624	20%	44
Deering	606	HI	1,707	Conc	239	474	4	$38,750	$14,934	1,597	320	20%	31
Derry	808	RO	29,603	LawMA	4,671	8,532	2	$48,156	$17,380	29,386	2,874	10%	367
Dorchester	510	GR	375	Plym	42	76	5	$31,250	$13,759	375	97	26%	9
Dover	902	ST	25,042	Port	2,699	5,006	3	$38,281	$15,973	24,458	4,473	18%	549
Dublin	303	CH	1,474	Pete	175	400	2	$47,188	$17,414	1,424	255	18%	33
Dummer	413	CO	336	Berl	46	87	5	$29,375	$14,914	336	111	33%	9
Dunbarton	710	ME	1,759	Conc	258	469	2	$47,130	$18,943	1,757	183	10%	26
Durham	903	ST	11,817	Port	670	1,285	3	$60,157	$14,199	6,337	1,641	26%	81

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	Children Below Poverty, 1990			Number of Births 1990-1994 with the Following Risk Factors						
Town Name	Percent Children Below Poverty	# In Married-Couple Home	# In Female-Headed Home	Total Births 1990-1994	Mother w/ Less Than 12 Years Education	Mother Under Age 20	Unmarried Mother	Smoking Mother	Mother w/ Late or No Pre-Natal Care	Infant Weighing 3.0 - 5.5 lbs
Bridgewater	6%	0	8	58	6	3	9	10	0	1
Bristol	15%	82	6	224	44	24	69	63	6	5
Brookfield	1%	0	2	23	0	1	2	3	0	1
Brookline	1%	0	0	284	5	5	13	23	1	11
Campton	15%	39	39	143	13	5	22	32	6	4
Canaan	9%	49	32	197	25	17	49	46	5	15
Candia	5%	7	18	275	20	9	23	35	4	13
Canterbury	3%	3	4	86	2	1	12	8	6	4
Carroll	10%	11	3	42	3	3	12	6	2	2
Center Harbor	0%	0	0	43	2	3	6	3	0	1
Charlestown	9%	28	58	298	46	26	76	76	15	15
Chatham	6%	4	0	23	0	0	3	3	1	1
Chester	4%	9	20	215	9	10	26	27	6	11
Chesterfield	7%	51	0	166	8	1	13	29	1	12
Chichester	1%	2	0	120	8	7	17	18	4	4
Claremont	18%	178	364	994	267	163	350	350	33	33
Clarksville	0%	0	0	9	0	0	2	2	0	1
Colebrook	12%	28	38	175	35	27	56	35	3	9
Columbia	6%	11	0	34	3	1	9	5	2	2
Concord	7%	171	337	2,676	331	206	593	622	83	142
Conway	10%	91	79	617	91	49	166	150	12	44
Cornish	4%	10	6	86	7	4	10	10	0	0
Croydon	9%	10	5	32	3	4	10	10	0	0
Dalton	17%	16	14	39	0	3	5	11	1	1
Danbury	12%	7	18	53	5	2	10	14	1	1
Danville	5%	11	20	236	18	10	19	35	6	14
Deerfield	5%	18	26	222	25	20	38	40	6	8
Deering	7%	15	14	112	15	7	17	15	2	3
Derry	4%	62	254	3,146	184	144	387	496	50	152
Dorchester	12%	7	0	24	3	1	6	6	2	1
Dover	11%	103	413	1,780	211	138	435	366	74	67
Dublin	8%	25	8	78	4	6	15	17	1	4
Dummer	10%	0	9	23	3	2	2	4	0	1
Dunbarton	6%	19	7	134	3	3	10	15	3	7
Durham	6%	13	46	296	9	6	24	19	5	9

Town Name	"Idle Teens" All Teens Age 16-19	"Idle Teens" 16-19 Not in School & Not Employed	Number of 3rd Grade Students 1995	# 3rd Graders Tested in Language 1995	Percent Scoring at the Following Levels* ADVANCED	PROFICIENT	BASIC	NOVICE	Percent Tested, Language	# 3rd Graders Tested in Math 1995	Percent Scoring at the Following Levels* ADVANCED	PROFICIENT	BASIC	NOVICE	Percent Tested, Math
Bridgewater	39	2	83	77	2%	14%	40%	36%	93%	83	6%	18%	33%	42%	100%
Bristol	153	15	83	77	2%	14%	40%	36%	93%	82	6%	18%	33%	42%	99%
Brookfield	22	0	100	96	5%	30%	50%	10%	95%	98	13%	29%	44%	12%	98%
Brookline	115	12	55	55	4%	22%	55%	20%	100%	55	11%	24%	51%	15%	100%
Campton	103	6	39	34	0%	15%	44%	28%	87%	36	3%	8%	62%	21%	92%
Canaan	157	24	86	84	6%	36%	37%	19%	98%	84	23%	31%	34%	9%	98%
Candia	250	25	51	51	8%	35%	33%	24%	100%	51	18%	31%	41%	10%	100%
Canterbury	69	2	17	17	12%	47%	41%	0%	100%	17	41%	18%	41%	0%	100%
Carroll	35	2	39	37	0%	28%	54%	13%	95%	39	8%	21%	49%	23%	100%
Center Harbor	48	0	83	72	0%	19%	36%	31%	87%	79	12%	16%	37%	22%	95%
Charlestown	229	4	50	47	2%	6%	50%	36%	94%	47	0%	14%	40%	40%	94%
Chatham	14	0	-	-	-	-	-	-	-	-	-	-	-	-	-
Chester	136	0	42	42	0%	31%	57%	12%	100%	42	10%	38%	36%	17%	100%
Chesterfield	105	8	55	53	0%	13%	62%	22%	96%	54	11%	22%	45%	20%	98%
Chichester	119	7	33	31	3%	33%	48%	9%	94%	33	12%	12%	67%	9%	100%
Claremont	731	167	191	187	3%	16%	45%	35%	98%	187	3%	13%	41%	42%	98%
Clarksville	21	5	-	-	-	-	-	-	-	-	-	-	-	-	-
Colebrook	154	28	52	51	8%	15%	46%	29%	98%	51	4%	8%	50%	37%	98%
Columbia	23	4	52	51	8%	15%	46%	29%	98%	51	4%	8%	50%	37%	98%
Concord	1,689	158	520	499	4%	26%	42%	24%	96%	504	12%	23%	39%	23%	97%
Conway	276	44	113	111	1%	18%	63%	17%	98%	112	8%	32%	42%	17%	99%
Cornish	70	3	26	22	0%	4%	54%	27%	85%	24	4%	12%	46%	31%	92%
Croydon	46	7	15	15	0%	13%	40%	47%	100%	15	0%	13%	47%	40%	100%
Dalton	44	6	18	16	6%	17%	44%	22%	89%	18	0%	6%	61%	33%	100%
Danbury	31	8	15	14	7%	20%	33%	33%	93%	15	0%	13%	53%	33%	100%
Danville	112	14	50	44	2%	24%	40%	22%	88%	49	6%	20%	54%	18%	98%
Deerfield	166	5	65	64	6%	35%	49%	8%	98%	64	17%	40%	38%	3%	98%
Deering	82	2	111	103	0%	25%	38%	30%	93%	105	12%	16%	41%	28%	95%
Derry	1,462	97	515	494	2%	23%	48%	23%	96%	510	5%	15%	49%	29%	99%
Dorchester	11	0	86	84	6%	36%	37%	19%	98%	84	23%	31%	34%	9%	98%
Dover	1,192	128	274	269	4%	26%	42%	26%	98%	269	14%	19%	37%	28%	98%
Dublin	62	2	22	21	0%	27%	50%	18%	95%	21	14%	41%	32%	9%	95%
Dummer	17	0	24	24	0%	17%	46%	38%	100%	24	0%	8%	25%	67%	100%
Dunbarton	101	14	13	12	0%	38%	38%	15%	92%	12	15%	38%	31%	8%	92%
Durham	3,395	18	69	69	9%	48%	35%	9%	100%	69	23%	41%	29%	7%	100%

Town Name	County-Town Code	County	1990 Population	Labor Market Area (LMA)	1990 Families with Children	Children Age 0-17 1990	Economic Cluster 1=Wealthiest 5=Poorest	Median Family Income 1989	Per Capita Income 1993	Persons w/ Poverty Status Determined 1990	Persons Below 185% of Poverty 1990	Percent Below 185% Poverty 1990	Children Age 0-17 Below Poverty 1990
East Kingston	609	RO	1,358	Port	211	404	1	$46,914	$16,105	1,355	125	9%	0
Easton	511	GR	213	Litt	20	42	3	$29,375	$18,277	213	61	29%	0
Eaton	206	CA	371	Conw	53	92	3	$43,750	$17,725	371	58	16%	7
Effingham	207	CA	941	Conw	110	252	5	$27,656	$10,265	933	404	43%	39
Ellsworth	512	GR	54	Plym	8	17	5	$19,583	$11,808	54	21	39%	8
Enfield	513	GR	4,015	Leba	471	906	3	$38,645	$15,537	3,995	673	17%	54
Epping	810	RO	5,162	Port	745	1,426	3	$40,122	$15,016	5,120	876	17%	87
Epsom	711	ME	3,495	Conc	479	865	3	$37,432	$14,667	3,369	491	15%	72
Errol	414	CO	289	Berl	38	70	5	$28,929	$10,933	289	103	36%	17
Exeter	811	RO	12,475	Port	1,591	2,913	2	$42,556	$19,345	12,221	1,946	16%	171
Farmington	904	ST	5,755	Port	816	1,645	5	$32,614	$12,816	5,697	1,417	25%	247
Fitzwilliam	304	CH	1,995	Keene	269	535	3	$40,516	$14,839	1,983	360	18%	29
Francestown	607	HI	1,217	Pete	167	320	1	$47,292	$21,430	1,217	131	11%	18
Franconia	514	GR	825	Litt	95	174	4	$37,604	$16,380	747	174	23%	13
Franklin	712	ME	8,304	Conc	1,171	2,198	5	$33,630	$12,681	8,134	2,198	27%	330
Freedom	208	CA	935	Conw	109	217	3	$32,115	$15,112	923	164	18%	11
Fremont	812	RO	2,576	LawMA	408	744	2	$43,199	$15,725	2,535	229	9%	35
Gilford	105	BE	5,867	Laco	772	1,411	2	$43,207	$17,598	5,861	820	14%	47
Gilmanton	106	BE	2,691	Laco	360	776	3	$38,583	$15,559	2,670	471	18%	20
Gilsum	305	CH	735	Keene	100	185	4	$35,000	$14,605	733	165	23%	13
Goffstown	608	HI	14,621	Manch	1,776	3,308	1	$46,275	$15,965	12,955	1,231	10%	69
Gorham	416	CO	3,152	Berl	396	711	5	$29,395	$12,758	3,148	746	24%	28
Goshen	1006	SU	709	Clar	91	184	5	$37,292	$14,191	708	143	20%	22
Grafton	515	GR	768	Leba	100	223	5	$29,821	$11,586	761	218	29%	29
Grantham	1007	SU	1,247	Leba	129	258	2	$44,934	$20,450	1,247	178	14%	18
Greenfield	609	HI	1,519	Pete	190	442	3	$43,333	$15,148	1,297	216	17%	47
Greenland	814	RO	2,764	Port	351	594	2	$48,467	$21,942	2,755	300	11%	61
Greenville	610	HI	2,231	Nash	324	628	4	$36,202	$14,603	2,214	476	22%	57
Groton	516	GR	349	Plym	37	96	5	$33,625	$13,842	349	69	20%	10
Hampstead	815	RO	6,732	LawMA	996	1,877	1	$52,275	$19,641	6,726	514	8%	24
Hampton	817	RO	1,503	Port	1,361	344	3	$45,447	$20,528	1,503	120	8%	15
Hampton Falls	816	RO	12,273	Port	181	2,513	1	$58,814	$23,441	12,140	1,807	15%	369
Hancock	611	HI	1,604	Pete	177	346	1	$45,819	$20,301	1,583	164	10%	8
Hanover	517	GR	9,176	Leba	738	1,335	1	$65,488	$19,433	5,686	987	17%	37
Harrisville	306	CH	986	Keene	136	281	3	$37,396	$15,314	905	160	17%	16

Town Name	Children Below Poverty, 1990			Number of Births 1990-1994 with the Following Risk Factors						
	Percent Children Below Poverty	# In Married-Couple Home	# In Female-Headed Home	Total Births 1990-1994	Mother w/ Less Than 12 Years Education	Mother Under Age 20	Unmarried Mother	Smoking Mother	Mother w/ Late or No Pre-Natal Care	Infant Weighing 3.0 - 5.5 lbs
East Kingston	0%	0	0	123	5	4	14	23	1	5
Easton	0%	0	0	6	0	0	0	2	0	1
Eaton	8%	7	0	25	0	0	2	3	0	1
Effingham	16%	20	2	42	6	1	10	13	0	4
Ellsworth	47%	8	0	6	1	1	2	1	0	0
Enfield	6%	37	17	349	32	21	60	63	10	26
Epping	6%	46	41	435	40	21	72	107	8	19
Epsom	8%	31	35	251	16	11	37	53	2	11
Errol	24%	0	17	13	3	2	1	5	0	1
Exeter	6%	89	54	824	63	35	119	140	16	36
Farmington	15%	57	173	401	110	59	141	139	21	20
Fitzwilliam	5%	2	20	140	18	7	26	42	2	12
Francestown	6%	10	4	111	2	4	5	17	4	7
Franconia	8%	13	0	37	3	3	12	7	1	3
Franklin	15%	65	223	559	146	85	213	190	12	32
Freedom	5%	0	11	56	6	3	13	7	0	0
Fremont	5%	16	14	258	9	4	17	44	5	13
Gilford	3%	38	9	259	14	10	40	43	2	17
Gilmanton	3%	0	5	184	9	7	17	27	1	9
Gilsum	7%	9	4	57	13	4	12	12	0	5
Goffstown	2%	69	0	859	47	34	93	108	19	37
Gorham	4%	0	28	145	8	4	17	22	2	0
Goshen	12%	7	13	34	3	3	7	7	0	0
Grafton	13%	8	21	52	3	3	9	10	1	3
Grantham	7%	9	3	79	2	2	5	5	2	2
Greenfield	11%	41	6	106	5	5	16	28	1	3
Greenland	10%	44	17	202	12	17	43	30	8	8
Greenville	9%	7	42	192	29	25	44	68	6	12
Groton	10%	10	0	20	4	2	7	4	0	0
Hampstead	1%	5	12	486	10	16	46	52	11	19
Hampton	4%	63	238	80	3	5	8	7	3	6
Hampton Falls	15%	10	0	825	71	39	133	152	22	41
Hancock	2%	6	2	89	2	1	8	11	3	2
Hanover	3%	0	19	296	7	5	24	22	9	12
Harrisville	6%	7	8	54	2	3	5	7	1	2

Town Name	"Idle Teens" All Teens Age 16-19	"Idle Teens" 16-19 Not in School & Not Employed	Number of 3rd Grade Students 1995	# 3rd Graders Tested in Language 1995	Percent Scoring at the Following Levels* ADVANCED	PROFICIENT	BASIC	NOVICE	Percent Tested, Language	# 3rd Graders Tested in Math 1995	Percent Scoring at the Following Levels* ADVANCED	PROFICIENT	BASIC	NOVICE	Percent Tested, Math
East Kingston	36	3	26	25	4%	27%	46%	19%	96%	25	19%	31%	38%	8%	96%
Easton	4	0	22	22	5%	55%	32%	9%	100%	22	14%	27%	55%	5%	100%
Eaton	19	3	113	111	1%	18%	63%	17%	98%	112	8%	18%	63%	17%	99%
Effingham	68	15	13	13	8%	38%	31%	23%	100%	13	0%	31%	31%	38%	100%
Ellsworth	3	0	-	-	-	-	-	-	-	-	-	-	-	-	-
Enfield	142	4	56	54	5%	25%	48%	18%	96%	54	14%	16%	52%	14%	96%
Epping	234	40	57	54	5%	33%	40%	16%	95%	57	11%	30%	39%	21%	100%
Epsom	189	0	48	48	0%	17%	52%	31%	100%	48	8%	17%	50%	25%	100%
Errol	4	0	14	13	0%	21%	41%	43%	93%	14	0%	14%	43%	36%	100%
Exeter	598	92	197	193	6%	34%	42%	18%	98%	195	19%	31%	36%	13%	99%
Farmington	317	22	113	103	3%	16%	27%	46%	91%	111	2%	13%	39%	44%	98%
Fitzwilliam	81	10	36	35	0%	31%	42%	25%	97%	36	11%	17%	50%	19%	97%
Francestown	48	7	19	19	5%	32%	47%	16%	100%	19	0%	32%	63%	5%	100%
Franconia	22	0	22	22	5%	55%	32%	9%	100%	22	14%	27%	55%	5%	100%
Franklin	444	58	111	93	0%	9%	35%	40%	84%	95	3%	7%	37%	40%	86%
Freedom	35	0	12	11	8%	8%	58%	17%	92%	12	17%	17%	58%	8%	100%
Fremont	109	6	44	42	0%	11%	41%	43%	95%	43	7%	16%	30%	45%	98%
Gilford	277	7	94	91	6%	32%	45%	14%	97%	92	18%	24%	45%	11%	98%
Gilmanton	136	0	39	39	3%	18%	64%	15%	100%	39	8%	23%	62%	8%	100%
Gilsum	35	10	123	123	3%	22%	37%	37%	100%	123	5%	20%	53%	23%	100%
Goffstown	1,358	71	211	209	1%	25%	52%	21%	99%	211	4%	21%	43%	32%	100%
Gorham	136	19	62	56	0%	16%	55%	19%	90%	61	8%	21%	53%	16%	98%
Goshen	31	3	25	22	4%	12%	52%	20%	88%	25	4%	12%	52%	32%	100%
Grafton	39	2	86	84	6%	36%	37%	19%	98%	84	23%	31%	34%	9%	98%
Grantham	40	4	21	19	0%	29%	19%	43%	90%	21	10%	14%	19%	57%	100%
Greenfield	125	9	22	20	5%	23%	36%	27%	91%	22	5%	32%	50%	14%	100%
Greenland	123	11	41	41	0%	34%	37%	29%	100%	41	5%	24%	63%	7%	100%
Greenville	120	16	24	22	0%	29%	46%	17%	92%	24	8%	29%	33%	25%	99%
Groton	14	0	83	77	2%	14%	40%	36%	93%	83	6%	18%	33%	42%	100%
Hampstead	348	59	139	132	5%	35%	41%	14%	95%	133	17%	37%	35%	6%	96%
Hampton	620	90	141	140	6%	35%	36%	21%	99%	140	10%	39%	28%	21%	99%
Hampton Falls	84	8	27	27	7%	33%	30%	30%	100%	27	15%	19%	44%	22%	100%
Hancock	44	1	23	21	9%	13%	57%	13%	91%	21	4%	30%	52%	4%	91%
Hanover	1,655	8	72	69	11%	40%	42%	3%	96%	69	6%	49%	36%	6%	96%
Harrisville	39	10	16	15	0%	0%	59%	35%	94%	15	0%	6%	47%	41%	94%

Town Name	County-Town Code	County	1990 Population	Labor Market Area (LMA)	1990 Families with Children	Children Age 0-17 1990	Economic Cluster 1=Wealthiest 5=Poorest	Median Family Income 1989	Per Capita Income 1993	Persons w/ Poverty Status Determined 1990	Persons Below 185% of Poverty 1990	Percent Below 185% Poverty 1990	Children Age 0-17 Below Poverty 1990
Hart's Location	210	CA	42	Conw	5	7	3	$25,000	$14,623	42	0	0%	0
Haverhill	518	GR	4,164	Litt	506	1,013	5	$31,516	$12,718	3,939	1,204	31%	178
Hebron	519	GR	376	Plym	41	90	3	$34,531	$16,301	369	62	17%	5
Henniker	713	ME	4,194	Conc	483	850	2	$45,153	$15,649	3,599	597	17%	27
Hill	714	ME	824	Conc	116	224	5	$34,417	$14,123	824	192	23%	20
Hillsborough	612	HI	4,442	Conc	667	1,299	3	$37,122	$14,557	4,434	646	15%	70
Hinsdale	307	CH	3,919	Keene	509	921	5	$32,737	$12,974	3,889	839	22%	94
Holderness	520	GR	1,694	Plym	245	454	3	$34,861	$15,097	1,685	312	19%	19
Hollis	613	HI	5,705	Nash	786	1,523	1	$68,096	$27,482	5,705	423	7%	0
Hooksett	715	ME	8,762	Manch	1,152	2,132	1	$46,426	$20,169	8,757	1,085	12%	49
Hopkinton	716	ME	4,806	Conc	671	1,222	1	$52,407	$26,582	4,798	366	8%	46
Hudson	614	HI	19,530	Nash	2,920	5,272	1	$50,714	$18,222	19,395	1,659	9%	142
Jackson	211	CA	685	Conw	56	94	3	$41,806	$21,828	685	125	18%	13
Jaffrey	308	CH	5,094	Pete	689	1,282	3	$38,030	$15,480	5,049	767	15%	69
Jefferson	418	CO	965	Lanc	108	249	5	$31,852	$11,998	961	261	27%	18
Keene	309	CH	22,430	Keene	2,597	4,838	3	$38,391	$15,918	20,243	3,969	20%	398
Kensington	818	RO	1,622	Port	215	423	2	$47,083	$18,947	1,622	176	11%	17
Kingston	819	RO	5,591	LawMA	796	1,541	1	$51,332	$19,966	5,561	516	9%	61
Laconia	107	BE	15,743	Laco	2,045	4,090	5	$35,658	$14,832	15,353	3,680	24%	442
Lancaster	420	CO	3,526	Lanc	483	998	5	$35,243	$13,076	3,355	927	28%	126
Landaff	521	GR	363	Litt	38	74	4	$31,607	$12,930	363	95	26%	1
Langdon	1008	SU	580	Keene	78	139	3	$36,635	$14,142	578	83	14%	4
Lebanon	522	GR	12,183	Leba	1,548	2,831	3	$40,745	$15,379	11,996	2,360	20%	156
Lee	905	ST	3,732	Port	616	1,085	1	$46,977	$18,235	3,718	480	13%	24
Lempster	1009	SU	979	Clar	146	294	5	$31,467	$11,994	972	244	25%	50
Lincoln	523	GR	1,226	Plym	157	306	5	$28,654	$13,257	1,224	388	32%	29
Lisbon	524	GR	1,629	Litt	214	440	5	$31,932	$11,782	1,619	494	31%	42
Litchfield	615	HI	5,516	Nash	947	1,848	1	$52,438	$17,882	5,516	455	8%	49
Littleton	525	GR	5,821	Litt	813	1,442	5	$28,692	$12,438	5,806	1,794	31%	201
Londonderry	820	RO	19,781	Manch	3,281	6,393	1	$55,594	$20,031	19,771	1,116	6%	149
Loudon	717	ME	4,211	Conc	642	1,215	3	$40,833	$14,621	4,211	509	12%	53
Lyman	527	GR	395	Litt	50	96	5	$30,481	$13,702	395	121	31%	25
Lyme	528	GR	1,496	Leba	175	325	1	$50,563	$24,140	1,496	152	10%	5
Lyndeborough	616	HI	1,294	Pete	175	384	2	$46,250	$17,675	1,286	205	16%	30
Madbury	906	ST	1,405	Port	193	384	2	$45,234	$17,748	1,394	204	15%	32

	Children Below Poverty, 1990			Number of Births 1990-1994 with the Following Risk Factors						
Town Name	Percent Children Below Poverty	# In Married-Couple Home	# In Female-Headed Home	Total Births 1990-1994	Mother w/ Less Than 12 Years Education	Mother Under Age 20	Unmarried Mother	Smoking Mother	Mother w/ Late or No Pre-Natal Care	Infant Weighing 3.0 - 5.5 lbs
Hart's Location	0%	0	0	2	0	0	0	1	0	0
Haverhill	18%	98	26	306	53	38	94	86	4	19
Hebron	6%	3	2	22	1	4	6	2	1	1
Henniker	3%	10	6	257	8	10	31	23	8	11
Hill	9%	12	4	67	5	2	16	15	0	6
Hillsborough	5%	51	10	357	56	35	85	108	22	24
Hinsdale	10%	50	29	287	39	30	71	93	10	12
Holderness	4%	13	6	118	9	6	21	16	1	7
Hollis	0%	0	0	345	7	8	22	24	3	17
Hooksett	2%	9	15	676	76	42	99	98	23	31
Hopkinton	4%	32	3	257	13	15	29	34	11	11
Hudson	3%	35	75	1,731	121	74	206	242	12	61
Jackson	14%	6	5	37	1	0	9	4	0	0
Jaffrey	5%	0	46	387	49	41	80	96	17	18
Jefferson	7%	6	4	56	4	3	13	9	1	1
Keene	8%	90	284	1,178	189	113	341	275	39	59
Kensington	4%	5	4	107	4	1	7	12	3	8
Kingston	4%	26	16	397	25	18	57	65	4	19
Laconia	11%	168	264	1,122	290	184	374	325	43	52
Lancaster	13%	26	74	249	49	41	83	77	11	9
Landaff	1%	0	0	16	0	0	1	2	0	1
Langdon	3%	0	4	22	0	0	4	4	2	2
Lebanon	6%	50	81	939	100	73	205	142	24	53
Lee	2%	5	0	221	18	7	22	33	3	5
Lempster	17%	32	13	61	7	5	11	11	2	2
Lincoln	10%	23	3	80	9	4	18	25	1	3
Lisbon	10%	26	16	102	16	18	28	26	2	3
Litchfield	3%	20	12	586	27	19	42	50	4	30
Littleton	14%	72	112	374	59	35	105	118	13	23
Londonderry	2%	64	74	1,723	62	42	141	225	33	74
Loudon	4%	27	20	320	33	21	47	66	11	16
Lyman	26%	20	3	17	3	1	4	4	0	0
Lyme	2%	0	3	126	2	3	12	12	4	2
Lyndeborough	8%	14	13	86	13	7	11	18	1	9
Madbury	8%	7	10	74	3	1	5	7	1	0

Town Name	"Idle Teens" All Teens Age 16-19	"Idle Teens" 16-19 Not in School & Not Employed	Number of 3rd Grade Students 1995	# 3rd Graders Tested in Language 1995	Percent Scoring at the Following Levels* ADVANCED	PROFICIENT	BASIC	NOVICE	Percent Tested, Language	# 3rd Graders Tested in Math 1995	Percent Scoring at the Following Levels* ADVANCED	PROFICIENT	BASIC	NOVICE	Percent Tested, Math
Hart's Location	0	0	44	44	5%	30%	52%	14%	100%	44	14%	36%	41%	9%	100%
Haverhill	221	59	72	65	1%	8%	47%	33%	90%	66	1%	10%	36%	44%	92%
Hebron	11	3	80	77	2%	14%	40%	36%	93%	82	6%	18%	33%	42%	99%
Henniker	372	6	64	64	2%	20%	58%	20%	100%	64	3%	28%	47%	22%	100%
Hill	24	0	14	14	0%	36%	14%	50%	100%	14	0%	7%	43%	50%	100%
Hillsborough	241	20	111	103	0%	25%	38%	30%	93%	105	12%	16%	41%	28%	95%
Hinsdale	240	36	57	53	0%	14%	35%	44%	93%	53	2%	12%	58%	21%	93%
Holderness	96	2	34	33	0%	18%	56%	24%	97%	34	12%	38%	35%	15%	100%
Hollis	338	19	102	100	2%	33%	47%	16%	98%	101	12%	30%	46%	11%	99%
Hooksett	407	53	140	134	7%	29%	43%	17%	96%	139	11%	21%	39%	29%	99%
Hopkinton	250	7	76	69	8%	37%	33%	13%	91%	74	21%	30%	41%	9%	97%
Hudson	1,073	144	294	288	2%	24%	47%	24%	98%	288	9%	28%	41%	20%	98%
Jackson	14	0	12	11	0%	33%	42%	17%	92%	12	8%	25%	50%	17%	100%
Jaffrey	318	50	75	59	1%	24%	49%	4%	79%	70	9%	28%	44%	12%	93%
Jefferson	55	5	23	21	0%	13%	43%	35%	91%	22	9%	13%	70%	4%	96%
Keene	1,902	76	272	256	2%	29%	48%	15%	94%	264	9%	29%	43%	17%	97%
Kensington	87	7	25	25	8%	16%	60%	16%	100%	25	8%	32%	36%	24%	100%
Kingston	301	6	83	82	1%	34%	51%	13%	99%	83	6%	22%	47%	25%	100%
Laconia	791	82	173	168	1%	13%	44%	39%	97%	168	3%	20%	43%	30%	97%
Lancaster	222	6	41	38	0%	15%	34%	44%	93%	37	7%	27%	49%	7%	90%
Landaff	10	0	-	-	-	-	-	-	-	-	-	-	-	-	-
Langdon	36	4	14	14	0%	21%	29%	50%	100%	14	7%	21%	43%	29%	100%
Lebanon	513	62	157	151	6%	22%	32%	35%	96%	152	11%	22%	29%	36%	97%
Lee	182	8	109	109	2%	32%	39%	20%	100%	109	10%	35%	39%	16%	100%
Lempster	63	7	25	22	4%	12%	52%	20%	88%	25	4%	12%	52%	32%	100%
Lincoln	78	7	26	26	15%	23%	38%	23%	100%	26	15%	38%	35%	12%	100%
Lisbon	74	15	27	20	4%	11%	41%	19%	74%	20	4%	4%	56%	11%	74%
Litchfield	337	37	121	120	4%	35%	41%	19%	99%	121	8%	26%	49%	17%	100%
Littleton	311	41	97	89	2%	25%	44%	21%	92%	94	12%	35%	31%	19%	97%
Londonderry	1,163	121	388	380	5%	30%	45%	19%	98%	380	11%	28%	40%	19%	98%
Loudon	199	9	62	62	2%	21%	65%	13%	100%	62	11%	21%	44%	24%	100%
Lyman	15	2	27	20	4%	11%	41%	19%	74%	20	4%	4%	56%	11%	74%
Lyme	51	0	25	23	4%	24%	44%	20%	92%	23	4%	24%	52%	12%	92%
Lyndeborough	59	5	20	20	10%	25%	50%	15%	100%	20	25%	20%	50%	5%	100%
Madbury	52	0	109	109	2%	32%	46%	20%	100%	109	10%	35%	39%	16%	100%

Town Name	County-Town Code	County	1990 Population	Labor Market Area (LMA)	1990 Families with Children	Children Age 0-17 1990	Economic Cluster 1=Wealthiest 5=Poorest	Median Family Income 1989	Per Capita Income 1993	Persons w/ Poverty Status Determined 1990	Persons Below 185% of Poverty 1990	Percent Below 185% Poverty 1990	Children Age 0-17 Below Poverty 1990
Madison	212	CA	1,695	Conw	244	440	4	$32,500	$14,048	1,689	367	22%	22
Manchester	617	HI	99,567	Manch	12,237	22,910	4	$38,812	$15,514	96,709	19,656	20%	2,795
Marlborough	310	CH	1,933	Keene	256	511	4	$37,663	$13,774	1,910	340	18%	36
Marlow	311	CH	651	Keene	93	181	5	$34,063	$12,365	648	205	32%	37
Mason	618	HI	1,213	Nash	152	326	1	$53,935	$18,842	1,213	106	9%	8
Meredith	108	BE	4,837	Laco	602	1,140	4	$33,137	$15,527	4,701	1,051	22%	56
Merrimack	619	HI	22,185	Nash	3,427	6,428	1	$55,844	$20,440	22,043	1,122	5%	204
Middleton	907	ST	1,183	Conw	184	384	4	$34,437	$12,966	1,176	237	20%	16
Milan	422	CO	1,286	Berl	199	335	5	$35,272	$13,132	1,285	260	20%	36
Milford	620	HI	11,847	Nash	1,773	3,159	2	$43,628	$17,199	11,678	1,353	12%	221
Milton	908	ST	3,691	Port	521	980	4	$35,857	$12,905	3,674	666	18%	95
Monroe	529	GR	791	Litt	108	216	3	$34,605	$13,455	788	154	20%	7
Mont Vernon	621	HI	1,812	Nash	279	542	2	$52,740	$20,234	1,812	280	16%	48
Moultonboro	213	CA	2,896	Laco	384	742	5	$33,716	$13,856	2,869	794	28%	141
Nashua	622	HI	79,662	Nash	10,291	19,190	2	$46,614	$18,616	78,638	11,261	14%	1,688
Nelson	312	CH	535	Keene	76	176	3	$44,167	$19,231	532	128	24%	18
New Boston	623	HI	3,103	Pete	505	867	1	$50,336	$20,695	3,064	327	11%	55
New Castle	821	RO	849	Port	50	101	1	$58,815	$26,285	735	52	7%	0
New Durham	909	ST	1,974	Conw	301	601	4	$37,137	$13,453	1,957	347	18%	49
New Hampton	109	BE	1,606	Laco	208	427	3	$35,976	$14,913	1,588	338	21%	18
New Ipswich	624	HI	3,990	Nash	586	1,482	3	$44,246	$14,246	3,958	620	16%	116
New London	719	ME	3,098	Clar	212	598	2	$40,303	$17,980	2,720	236	9%	0
Newbury	718	ME	1,345	Clar	285	404	1	$55,869	$27,409	1,337	205	15%	10
Newfields	822	RO	888	Port	121	261	1	$44,659	$17,533	882	61	7%	0
Newington	823	RO	994	Port	108	187	1	$45,625	$19,521	860	157	18%	0
Newmarket	824	RO	7,157	Port	963	1,666	3	$39,444	$15,661	7,109	1,404	20%	166
Newport	1010	SU	6,062	Clar	781	1,639	5	$32,304	$12,035	5,961	1,617	27%	213
Newton	825	RO	3,473	LawMA	517	959	1	$45,465	$16,961	3,462	430	12%	7
North Hampton	826	RO	3,642	Port	408	847	1	$53,873	$24,153	3,629	297	8%	50
Northfield	720	ME	4,302	Conc	655	1,284	3	$35,739	$13,944	4,246	737	17%	36
Northumberland	424	CO	2,492	Lanc	316	651	5	$30,426	$11,681	2,477	764	31%	61
Northwood	827	RO	3,124	Conc	440	843	3	$35,307	$14,035	3,114	569	18%	39
Nottingham	828	RO	2,939	Conc	436	799	2	$44,566	$16,945	2,937	441	15%	37
Orange	530	GR	380	Leba	53	91	3	$36,528	$15,236	377	54	14%	0
Orford	531	GR	1,008	Leba	145	251	5	$29,338	$11,891	992	233	24%	12

	Children Below Poverty, 1990			Number of Births 1990-1994 with the Following Risk Factors						
Town Name	Percent Children Below Poverty	# In Married-Couple Home	# In Female-Headed Home	Total Births 1990-1994	Mother w/ Less Than 12 Years Education	Mother Under Age 20	Unmarried Mother	Smoking Mother	Mother w/ Late or No Pre-Natal Care	Infant Weighing 3.0 - 5.5 lbs
Madison	5%	6	9	86	13	1	14	16	1	2
Manchester	12%	674	1,765	8,105	1,482	764	2,432	1,970	451	448
Marlborough	7%	10	23	160	20	14	40	35	1	10
Marlow	20%	12	25	45	12	5	6	6	1	2
Mason	3%	8	0	72	6	5	6	10	0	6
Meredith	5%	23	25	295	48	27	61	53	12	15
Merrimack	3%	54	134	1,790	68	46	148	181	30	81
Middleton	4%	11	5	80	9	8	17	15	0	4
Milan	11%	28	8	74	8	3	9	14	1	7
Milford	7%	74	131	1,018	91	49	144	178	13	51
Milton	10%	23	72	254	40	29	69	69	9	12
Monroe	3%	3	2	28	2	2	4	2	1	1
Mont Vernon	9%	25	20	124	8	4	13	14	1	5
Moultonboro	19%	58	51	150	14	6	16	20	1	10
Nashua	9%	510	1,020	6,755	984	533	1,336	1,244	95	370
Nelson	10%	8	5	35	3	5	9	7	0	0
New Boston	6%	44	11	272	6	6	12	25	8	15
New Castle	0%	0	0	41	0	0	3	1	2	2
New Durham	8%	26	8	138	11	8	24	24	3	6
New Hampton	4%	7	8	135	21	17	24	32	3	11
New Ipswich	8%	77	32	422	41	27	39	79	17	22
New London	0%	0	0	103	0	2	9	7	2	4
Newbury	3%	3	7	89	4	0	7	8	1	5
Newfields	0%	0	0	84	4	2	7	8	4	3
Newington	0%	0	0	37	1	1	4	9	0	0
Newmarket	10%	88	65	641	53	38	104	110	17	29
Newport	13%	78	111	443	112	74	159	159	20	20
Newton	1%	7	0	273	14	7	40	45	5	14
North Hampton	6%	50	0	198	10	8	20	24	4	5
Northfield	3%	0	23	345	65	38	87	97	7	20
Northumberland	9%	24	22	147	26	22	56	42	2	0
Northwood	5%	19	0	253	25	11	45	59	13	11
Nottingham	5%	22	11	202	16	9	24	38	5	5
Orange	0%	0	0	10	0	0	1	1	1	1
Orford	5%	4	4	73	4	6	14	11	4	1

Town Name	"Idle Teens" All Teens Age 16-19	"Idle Teens" 16-19 Not in School & Not Employed	Number of 3rd Grade Students 1995	# 3rd Graders Tested in Language 1995	Percent Scoring at the Following Levels*: ADVANCED	PROFICIENT	BASIC	NOVICE	Percent Tested, Language	# 3rd Graders Tested in Math 1995	Percent Scoring at the Following Levels*: ADVANCED	PROFICIENT	BASIC	NOVICE	Percent Tested, Math
Madison	75	20	25	23	4%	52%	16%	20%	92%	25	32%	16%	36%	16%	100%
Manchester	5,065	804	1,160	1,114	2%	20%	42%	32%	96%	1,137	5%	19%	41%	34%	98%
Marlborough	80	17	33	29	0%	15%	52%	21%	88%	32	3%	24%	48%	21%	97%
Marlow	40	3	16	16	6%	6%	75%	13%	100%	16	6%	25%	31%	38%	100%
Mason	65	11	19	19	0%	5%	68%	26%	100%	19	8%	32%	47%	21%	100%
Meredith	217	59	80	72	3%	19%	36%	31%	87%	79	12%	16%	37%	22%	95%
Merrimack	1,406	143	376	361	5%	32%	49%	11%	96%	368	8%	27%	48%	16%	98%
Middleton	72	6	113	103	3%	16%	27%	46%	91%	111	2%	13%	30%	44%	98%
Milan	72	2	24	24	0%	17%	46%	38%	100%	24	0%	0%	25%	67%	100%
Milford	648	99	177	170	2%	25%	49%	20%	96%	172	9%	21%	44%	23%	97%
Milton	176	13	48	45	0%	21%	44%	29%	94%	47	6%	13%	46%	33%	98%
Monroe	43	4	16	16	13%	25%	50%	13%	100%	16	31%	38%	31%	0%	100%
Mont Vernon	99	5	25	25	0%	44%	44%	12%	100%	25	12%	32%	40%	16%	100%
Moultonboro	164	18	61	58	3%	25%	57%	10%	95%	60	8%	31%	44%	15%	98%
Nashua	3,958	357	1,102	1,047	4%	26%	45%	20%	95%	1,058	15%	31%	38%	13%	96%
Nelson	25	4	18	17	0%	22%	61%	11%	94%	18	0%	33%	44%	22%	100%
New Boston	169	8	66	64	8%	38%	44%	8%	97%	66	17%	38%	41%	5%	100%
New Castle	90	1	62	62	5%	50%	36%	11%	100%	62	16%	50%	24%	10%	100%
New Durham	99	5	30	28	3%	17%	57%	17%	93%	29	7%	20%	53%	17%	97%
New Hampton	79	13	27	21	0%	15%	41%	22%	78%	27	0%	28%	44%	30%	100%
New Ipswich	197	33	62	62	5%	42%	42%	11%	100%	62	16%	27%	47%	10%	100%
New London	72	2	65	61	2%	17%	58%	17%	94%	63	6%	31%	46%	14%	97%
Newbury	279	0	42	41	0%	29%	62%	7%	98%	41	7%	33%	50%	7%	98%
Newfields	40	0	12	12	0%	42%	50%	8%	100%	12	0%	50%	42%	8%	100%
Newington	57	3	17	16	18%	24%	29%	24%	94%	17	18%	24%	47%	12%	100%
Newmarket	171	11	107	100	6%	16%	50%	21%	93%	104	7%	28%	44%	18%	97%
Newport	346	59	96	80	5%	23%	36%	19%	83%	85	16%	20%	30%	23%	89%
Newton	152	21	56	53	2%	43%	32%	13%	95%	55	6%	21%	43%	25%	98%
North Hampton	161	0	49	48	8%	47%	35%	8%	98%	47	22%	37%	33%	4%	96%
Northfield	267	38	120	116	3%	21%	42%	32%	97%	116	9%	28%	35%	26%	97%
Northumberland	140	13	37	35	0%	19%	35%	41%	95%	35	11%	19%	27%	38%	95%
Northwood	153	21	52	42	10%	19%	37%	15%	81%	49	10%	25%	42%	17%	94%
Nottingham	142	5	45	43	2%	7%	31%	56%	96%	43	2%	9%	38%	47%	96%
Orange	10	0	86	84	6%	36%	37%	19%	98%	84	23%	31%	34%	9%	98%
Orford	44	0	27	25	0%	7%	56%	30%	93%	27	0%	19%	56%	22%	100%

Town Name	County-Town Code	County	1990 Population	Labor Market Area (LMA)	1990 Families with Children	Children Age 0-17 1990	Economic Cluster 1=Wealthiest 5=Poorest	Median Family Income 1989	Per Capita Income 1993	Persons w/ Poverty Status Determined 1990	Persons Below 185% of Poverty 1990	Percent Below 185% Poverty 1990	Children Age 0-17 Below Poverty 1990
Ossipee	214	CA	3,309	Conw	461	831	5	$26,932	$12,734	3,158	1,061	34%	135
Pelham	625	HI	9,408	LowMA	1,363	2,777	1	$51,147	$18,949	9,380	726	8%	97
Pembroke	721	ME	6,503	Conc	935	1,796	2	$44,983	$16,177	6,490	656	10%	37
Peterborough	626	HI	5,234	Pete	694	1,244	2	$46,330	$19,715	5,066	586	12%	108
Piermont	532	GR	618	Leba	78	147	5	$32,232	$15,274	616	165	27%	21
Pittsburg	427	CO	874	Cole	114	210	5	$28,229	$12,184	870	274	32%	12
Pittsfield	722	ME	3,700	Conc	527	1,126	5	$31,384	$11,702	3,700	991	27%	153
Plainfield	1011	SU	2,056	Leba	294	571	2	$42,566	$17,717	2,042	217	11%	5
Plaistow	829	RO	7,316	LawMA	1,027	1,915	2	$45,711	$17,464	7,316	743	10%	114
Plymouth	533	GR	5,872	Plym	443	943	5	$32,877	$9,361	4,283	1,956	46%	90
Portsmouth	830	RO	25,925	Port	3,137	5,807	4	$34,344	$16,864	24,818	5,543	22%	397
Randolph	428	CO	392	Berl	42	77	2	$40,833	$19,043	380	69	18%	6
Raymond	831	RO	8,713	LawMA	1,461	2,722	3	$40,295	$13,742	8,665	1,425	16%	111
Richmond	313	CH	893	Keene	139	238	3	$37,500	$15,080	893	142	16%	3
Rindge	314	CH	5,203	Pete	663	1,477	3	$36,200	$11,789	4,186	548	13%	23
Rochester	910	ST	26,630	Port	3,661	6,980	4	$35,898	$14,527	26,233	5,371	21%	410
Rollinsford	911	ST	2,642	Port	326	597	2	$40,765	$17,549	2,630	461	18%	24
Roxbury	315	CH	280	Keene	41	70	3	$39,750	$14,014	280	28	10%	0
Rumney	534	GR	1,466	Plym	200	389	5	$26,848	$11,364	1,432	455	32%	40
Rye	832	RO	4,603	Port	443	841	1	$51,333	$29,786	4,570	643	14%	6
Salem	833	RO	25,746	LawMA	3,238	6,164	1	$51,073	$19,199	25,577	2,303	9%	255
Salisbury	723	ME	1,063	Conc	126	269	3	$37,969	$14,758	1,063	155	15%	23
Sanbornton	110	BE	2,136	Laco	308	591	4	$36,042	$14,802	2,134	428	20%	43
Sandown	834	RO	4,060	LawMA	743	1,328	1	$50,335	$18,175	4,049	330	8%	31
Sandwich	215	CA	1,066	Laco	107	215	3	$36,417	$19,226	1,063	269	25%	22
Seabrook	835	RO	6,503	BosMA	628	1,155	4	$31,484	$14,854	6,473	1,299	20%	70
Sharon	627	HI	288	Pete	42	64	2	$48,750	$21,489	288	47	16%	5
Shelburne	429	CO	451	Berl	73	146	3	$33,750	$14,992	451	56	12%	0
Somersworth	912	ST	11,249	Port	1,469	2,859	4	$38,252	$14,361	11,183	2,054	18%	305
South Hampton	836	RO	749	BosMA	90	167	1	$50,331	$25,471	749	28	4%	0
Springfield	1012	SU	809	Clar	96	201	4	$35,000	$16,821	797	201	25%	18
Stark	430	CO	517	Lanc	78	167	5	$34,432	$11,402	517	169	33%	21
Stewartstown	431	CO	1,048	Cole	129	271	5	$30,562	$10,845	923	361	39%	78
Stoddard	316	CH	615	Keene	84	157	4	$34,306	$13,274	607	120	20%	8
Strafford	913	ST	2,904	Conc	444	841	3	$41,131	$15,020	2,879	376	13%	41

	Children Below Poverty, 1990			Number of Births 1990-1994 with the Following Risk Factors						
Town Name	Percent Children Below Poverty	# In Married-Couple Home	# In Female-Headed Home	Total Births 1990-1994	Mother w/ Less Than 12 Years Education	Mother Under Age 20	Unmarried Mother	Smoking Mother	Mother w/ Late or No Pre-Natal Care	Infant Weighing 3.0 - 5.5 lbs
Ossipee	16%	85	29	244	66	42	75	78	7	15
Pelham	4%	17	49	639	35	26	84	103	16	32
Pembroke	2%	8	23	448	52	32	74	85	12	22
Peterborough	9%	83	15	308	34	18	60	62	6	14
Piermont	14%	14	5	48	2	3	12	12	2	2
Pittsburg	6%	3	7	46	1	2	8	9	2	2
Pittsfield	14%	83	39	324	62	36	105	107	21	21
Plainfield	1%	0	1	145	4	1	10	10	1	1
Plaistow	6%	98	16	508	28	28	76	88	2	21
Plymouth	11%	28	54	227	37	26	56	47	4	8
Portsmouth	7%	92	275	1,416	154	87	326	274	41	77
Randolph	6%	0	6	24	2	1	3	2	0	2
Raymond	4%	32	79	781	100	57	148	175	21	46
Richmond	1%	0	0	50	2	9	13	6	2	1
Rindge	2%	0	23	396	44	32	29	91	13	28
Rochester	6%	98	298	2,175	385	208	605	605	51	104
Rollinsford	4%	14	10	198	21	11	23	23	6	12
Roxbury	0%	0	0	40	2	2	2	2	0	1
Rumney	10%	19	21	103	20	14	28	22	2	6
Rye	1%	0	6	210	8	6	17	28	7	7
Salem	4%	155	67	1,740	113	66	238	311	20	17
Salisbury	9%	14	9	66	5	2	8	5	1	2
Sanbornton	7%	33	8	126	7	3	15	20	1	8
Sandown	2%	6	25	434	11	4	37	59	7	19
Sandwich	10%	10	12	44	1	2	6	7	0	4
Seabrook	6%	29	23	486	105	47	168	157	14	31
Sharon	8%	5	0	12	1	2	0	1	0	1
Shelburne	0%	0	0	19	1	0	1	4	0	1
Somersworth	11%	85	211	906	140	60	229	229	40	49
South Hampton	0%	0	0	33	1	0	2	3	0	1
Springfield	9%	0	12	51	5	3	10	10	0	0
Stark	13%	21	0	31	4	2	8	6	0	2
Stewartstown	29%	34	36	57	11	8	22	15	1	6
Stoddard	5%	8	0	48	5	3	9	13	1	2
Strafford	4%	21	11	209	12	8	18	18	6	6

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Town Name	"Idle Teens" All Teens Age 16-19	"Idle Teens" 16-19 Not in School & Not Employed	Number of 3rd Grade Students 1995	# 3rd Graders Tested in Language 1995	Percent Scoring at the Following Levels* ADVANCED	PROFICIENT	BASIC	NOVICE	Percent Tested Language	# 3rd Graders Tested in Math 1995	Percent Scoring at the Following Levels* ADVANCED	PROFICIENT	BASIC	NOVICE	Percent Tested Math
Ossipee	142	16	51	49	4%	12%	51%	29%	96%	50	6%	14%	59%	69%	98%
Pelham	660	30	137	134	0%	26%	56%	15%	98%	136	8%	28%	43%	19%	99%
Pembroke	335	41	96	91	1%	10%	48%	35%	95%	91	3%	9%	47%	35%	95%
Peterborough	254	12	85	76	4%	22%	48%	15%	89%	77	5%	35%	34%	16%	91%
Piermont	31	0	11	11	0%	45%	45%	9%	100%	11	0%	27%	64%	9%	100%
Pittsburg	35	0	20	20	0%	10%	65%	25%	100%	20	0%	15%	65%	20%	100%
Pittsfield	306	15	68	66	0%	10%	43%	43%	96%	68	0%	7%	37%	56%	100%
Plainfield	108	4	32	32	0%	28%	44%	28%	100%	32	9%	22%	50%	19%	100%
Plaistow	363	40	105	96	0%	25%	42%	25%	91%	104	4%	16%	47%	33%	99%
Plymouth	1,107	12	57	54	9%	35%	39%	16%	95%	56	16%	26%	42%	14%	98%
Portsmouth	1,076	69	194	186	4%	29%	39%	24%	96%	192	11%	29%	41%	18%	99%
Randolph	13	0	62	56	0%	16%	55%	19%	90%	61	8%	21%	53%	16%	98%
Raymond	465	40	166	154	1%	17%	56%	19%	93%	159	2%	14%	57%	22%	96%
Richmond	62	5	123	123	3%	22%	37%	37%	100%	123	5%	20%	53%	23%	100%
Rindge	466	69	67	63	0%	16%	57%	21%	94%	67	0%	24%	49%	27%	100%
Rochester	1,270	212	387	360	1%	20%	45%	27%	93%	364	4%	16%	47%	27%	94%
Rollinsford	106	18	22	18	0%	27%	23%	32%	82%	21	9%	18%	38%	32%	95%
Roxbury	31	3	123	123	3%	22%	37%	37%	100%	123	5%	20%	53%	23%	100%
Rumney	59	6	21	17	0%	0%	43%	38%	81%	21	5%	14%	29%	52%	100%
Rye	165	7	56	54	5%	21%	54%	16%	96%	55	4%	30%	52%	13%	98%
Salem	1,392	138	347	333	3%	41%	39%	13%	96%	340	11%	31%	43%	13%	98%
Salisbury	57	4	20	19	0%	20%	30%	45%	95%	19	0%	20%	45%	30%	95%
Sanbornton	117	22	38	38	0%	18%	53%	29%	100%	38	3%	8%	42%	47%	100%
Sandown	194	0	98	95	1%	26%	32%	39%	97%	95	3%	14%	51%	29%	97%
Sandwich	31	3	19	17	0%	42%	47%	0%	89%	18	28%	16%	42%	11%	96%
Seabrook	279	71	84	82	0%	15%	45%	37%	98%	82	0%	11%	50%	37%	98%
Sharon	21	2	85	76	4%	22%	48%	15%	89%	77	5%	35%	34%	16%	91%
Shelburne	27	0	62	56	0%	16%	55%	19%	90%	61	8%	21%	53%	16%	98%
Somersworth	638	122	143	132	1%	10%	51%	30%	92%	134	3%	20%	43%	27%	94%
South Hampton	35	0	18	16	0%	33%	39%	17%	89%	18	17%	33%	39%	11%	100%
Springfield	37	0	65	61	2%	17%	58%	17%	94%	63	6%	31%	46%	14%	97%
Stark	18	2	19	19	0%	21%	42%	37%	100%	19	0%	26%	37%	37%	100%
Stewartstown	52	19	18	18	0%	0%	50%	50%	100%	18	0%	0%	33%	67%	100%
Stoddard	22	2	16	16	0%	19%	50%	31%	100%	16	0%	25%	31%	44%	100%
Strafford	107	0	65	65	5%	45%	38%	12%	100%	65	15%	32%	45%	8%	100%

Town Name	County Town Code	County	1990 Population	Labor Market Area (LMA)	1990 Families with Children	Children Age 0-17 1990	Economic Cluster 1=Wealthiest 5=Poorest	Median Family Income 1989	Per Capita Income 1993	Persons w/ Poverty Status Determined 1990	Persons Below 185% of Poverty 1990	Percent Below 185% Poverty 1990	Children Age 0-17 Below Poverty 1990
Stratford	432	CO	928	Lanc	135	259	5	$27,404	$9,182	920	354	39%	45
Stratham	837	RO	4,955	Port	664	1,372	1	$57,350	$23,636	4,924	310	6%	19
Sugar Hill	540	GR	456	Litt	64	112	3	$41,750	$26,316	456	79	17%	10
Sullivan	317	CH	674	Keene	88	174	4	$37,000	$13,627	664	133	20%	16
Sunapee	1013	SU	2,607	Clar	344	686	4	$35,521	$15,760	2,607	486	19%	86
Surry	318	CH	676	Keene	86	171	2	$42,750	$16,990	674	93	14%	13
Sutton	724	ME	1,457	Clar	196	360	2	$40,990	$18,516	1,457	228	16%	14
Swanzey	319	CH	6,236	Keene	834	1,576	5	$34,306	$15,208	6,184	1,366	22%	162
Tamworth	216	CA	2,171	Conw	274	521	5	$29,635	$12,461	2,146	621	29%	57
Temple	628	HI	1,205	Pete	182	364	3	$43,973	$14,471	1,203	235	20%	20
Thornton	535	GR	1,505	Plym	194	359	4	$35,385	$16,207	1,503	351	23%	28
Tilton	111	BE	3,224	Conc	391	876	5	$31,563	$13,530	3,101	819	26%	130
Troy	320	CH	2,091	Keene	315	585	5	$33,796	$12,304	2,078	434	21%	46
Tuftonboro	217	CA	1,842	Conw	221	474	4	$32,188	$16,104	1,840	458	25%	38
Unity	1014	SU	1,341	Clar	182	284	5	$31,875	$12,918	1,112	223	20%	31
Wakefield	218	CA	3,123	Conw	396	845	5	$32,059	$14,393	3,115	791	25%	213
Walpole	321	CH	3,217	Keene	372	689	4	$35,379	$16,307	3,217	699	22%	112
Warner	725	ME	2,250	Conc	314	575	2	$43,317	$18,733	2,244	343	15%	26
Warren	536	GR	820	Plym	110	212	5	$31,058	$13,011	820	193	24%	24
Washington	1015	SU	629	Conc	90	164	5	$35,278	$13,414	629	164	26%	21
Waterville Valley	537	GR	154	Plym	13	20	1	$62,909	$42,127	154	6	4%	0
Weare	629	HI	6,193	Manch	1,002	1,960	2	$42,205	$16,566	6,167	741	12%	82
Webster	726	ME	1,405	Conc	198	380	2	$42,772	$14,591	1,390	119	9%	2
Wentworth	538	GR	636	Plym	77	164	5	$28,281	$13,671	621	202	33%	28
Westmoreland	322	CH	1,596	Keene	185	354	3	$42,167	$14,582	1,371	195	14%	27
Whitefield	436	CO	1,928	Litt	247	496	5	$28,800	$11,709	1,876	644	34%	69
Wilmot	727	ME	925	Clar	136	238	3	$43,021	$16,476	925	186	20%	20
Wilton	630	HI	3,161	Nash	466	849	3	$39,402	$17,012	3,129	568	18%	51
Winchester	323	CH	4,064	Keene	596	1,156	5	$30,684	$11,371	3,981	1,014	26%	225
Windham	838	RO	9,000	LawMA	1,369	2,690	1	$63,391	$26,061	8,985	588	7%	65
Windsor	631	HI	107	Conc	6	8	5	$26,250	$14,409	106	26	25%	1
Wolfeboro	219	CA	4,740	Conw	530	996	4	$34,640	$14,192	4,631	928	20%	40
Woodstock	539	GR	1,167	Plym	159	301	5	$30,761	$12,225	1,162	295	25%	35
Total/Average			1,109,252		147,161	279,123				1,075,703	180,631	17%	20,440

	Children Below Poverty, 1990			Number of Births 1990-1994 with the Following Risk Factors						
Town Name	Percent Children Below Poverty	# In Married-Couple Home	# In Female-Headed Home	Total Births 1990-1994	Mother w/ Less Than 12 Years Education	Mother Under Age 20	Unmarried Mother	Smoking Mother	Mother w/ Late or No Pre-Natal Care	Infant Weighing 3.0 - 5.5 lbs
Stratford	17%	13	28	63	23	16	36	14	1	1
Stratham	1%	0	0	424	17	9	26	24	8	0
Sugar Hill	9%	0	7	17	0	0	3	2	0	0
Sullivan	9%	7	7	58	9	8	16	17	1	2
Sunapee	13%	43	7	144	11	15	28	28	6	6
Surry	8%	13	0	46	3	1	6	8	0	4
Sutton	4%	9	5	81	3	12	12	9	3	3
Swanzey	10%	90	54	362	54	24	72	60	12	12
Tamworth	11%	25	25	135	26	16	28	22	3	8
Temple	6%	13	5	87	9	0	7	17	1	5
Thornton	8%	17	8	93	5	2	13	16	2	1
Tilton	15%	18	85	228	37	22	58	62	5	11
Troy	8%	0	39	177	30	18	35	43	3	5
Tuftonboro	8%	22	14	81	2	3	7	9	0	1
Unity	11%	9	15	59	2	1	5	5	1	1
Wakefield	25%	142	71	213	36	17	48	73	6	16
Walpole	16%	65	47	218	8	8	31	34	3	16
Warner	5%	11	11	169	3	2	39	36	9	6
Warren	11%	24	0	40	3	3	10	12	3	3
Washington	13%	9	10	35	6	2	3	3	1	1
Waterville Valley	0%	0	0	5	0	0	0	1	0	0
Weare	4%	20	21	634	37	32	75	97	15	31
Webster	1%	0	2	83	20	1	11	16	2	10
Wentworth	17%	12	9	48	4	5	12	10	3	3
Westmoreland	8%	18	6	75	4	1	13	5	2	4
Whitefield	14%	57	8	135	26	15	37	44	1	15
Wilmot	8%	10	10	57	1	0	5	9	0	0
Wilton	6%	25	0	268	39	18	46	49	8	13
Winchester	20%	45	126	259	71	46	86	91	6	15
Windham	2%	21	28	614	22	19	47	52	18	28
Windsor	13%	0	1	4	0	1	0	0	0	0
Wolfeboro	4%	31	0	285	27	17	52	47	9	11
Woodstock	12%	9	15	71	13	4	19	20	0	0
Total/Average	7%	7,387	10,531	80,247	9,322	5,603	15,520	15,795	2,156	3,876

Town Name	"Idle Teens" All Teens Age 16-19	"Idle Teens" 16-19 Not in School & Not Employed	Number of 3rd Grade Students 1995	# 3rd Graders Tested in Language 1995	Percent Scoring at the Following Levels* ADVANCED	PROFICIENT	BASIC	NOVICE	Percent Tested, Language	# 3rd Graders Tested in Math 1995	Percent Scoring at the Following Levels* ADVANCED	PROFICIENT	BASIC	NOVICE	Percent Tested, Math
Stratford	81	11	30	25	7%	27%	30%	20%	83%	26	10%	7%	40%	30%	87%
Stratham	189	29	92	91	3%	41%	39%	15%	99%	91	14%	39%	37%	9%	99%
Sugar Hill	24	5	22	22	5%	55%	32%	9%	100%	22	14%	27%	55%	5%	100%
Sullivan	22	0	123	123	3%	22%	37%	37%	100%	123	5%	20%	53%	23%	100%
Sunapee	121	0	31	31	3%	39%	52%	6%	100%	31	10%	19%	58%	13%	100%
Surry	28	3	123	123	3%	22%	37%	37%	100%	123	5%	20%	53%	23%	100%
Sutton	69	4	-	-	-	-	-	-	-	-	-	-	-	-	-
Swanzey	323	19	123	123	3%	22%	37%	37%	100%	123	5%	20%	53%	23%	100%
Tamworth	84	17	34	32	0%	29%	38%	26%	94%	34	6%	26%	50%	18%	100%
Temple	48	8	11	11	18%	45%	36%	0%	100%	11	27%	27%	45%	0%	100%
Thornton	40	8	34	30	6%	18%	50%	15%	88%	34	6%	41%	35%	18%	100%
Tilton	149	53	120	116	3%	21%	42%	32%	97%	116	9%	28%	35%	26%	97%
Troy	91	8	42	41	0%	17%	33%	48%	98%	41	0%	10%	45%	43%	98%
Tuftonboro	85	4	30	28	20%	30%	43%	0%	93%	30	17%	50%	23%	10%	100%
Unity	80	28	15	15	0%	7%	53%	40%	100%	15	0%	0%	53%	47%	100%
Wakefield	147	26	55	53	0%	15%	60%	22%	96%	55	2%	24%	45%	29%	100%
Walpole	145	15	38	35	0%	13%	53%	26%	92%	35	5%	13%	53%	21%	92%
Warner	90	10	40	35	0%	18%	55%	15%	87%	39	3%	23%	48%	7%	97%
Warren	52	5	14	14	0%	0%	29%	71%	100%	14	0%	0%	29%	71%	100%
Washington	35	4	13	13	8%	23%	62%	8%	100%	13	0%	15%	69%	15%	100%
Waterville Valley	4	0	-	-	-	-	-	-	-	-	-	-	-	-	-
Weare	275	40	128	113	2%	25%	46%	15%	88%	118	8%	26%	42%	16%	92%
Webster	65	4	18	18	6%	6%	61%	28%	100%	18	6%	22%	44%	28%	100%
Wentworth	37	3	13	12	0%	46%	31%	15%	92%	13	0%	54%	38%	8%	100%
Westmoreland	57	2	18	18	0%	33%	39%	28%	100%	18	11%	17%	50%	22%	100%
Whitefield	98	12	39	37	0%	28%	54%	13%	95%	39	8%	21%	49%	23%	100%
Wilmot	46	0	65	61	2%	17%	58%	17%	94%	63	6%	31%	46%	14%	97%
Wilton	174	26	47	46	6%	15%	57%	19%	98%	46	0%	17%	60%	21%	98%
Winchester	223	41	57	56	2%	18%	44%	35%	98%	56	2%	9%	56%	32%	98%
Windham	528	18	162	157	6%	43%	36%	12%	97%	159	19%	29%	40%	10%	98%
Windsor	3	2	111	103	0%	25%	38%	30%	93%	105	12%	16%	41%	26%	95%
Wolfeboro	154	0	100	96	5%	30%	50%	10%	95%	98	13%	29%	44%	12%	98%
Woodstock	54	0	26	26	15%	23%	38%	23%	100%	26	15%	38%	35%	12%	100%
Total/Average	62,619	5,889	*See Note, p. 86*		*Scores Defined in Chapter 4						*Scores Defined in Chapter 4				

Appendix B1 Labor Market Area Data - Jobs, Wages and Families

Labor Market Area (LMA):	Berlin	Claremont	Colebrook	Concord	Conway	Keene	Laconia	Lancaster	Lawrence MA-NH	Lebanon
ITEMS DERIVED FROM DES DATA:										
Jobs in Group 1 Industries (NH Avg. Annual Wages >$35,000)	290	1,448	11	9,932	1,231	6,817	2,758	717	5,284	3,542
Jobs in Group 2 Industries (NH Avg. Annual Wages $25-$35,000)	1,573	4,743	364	23,116	2,684	7,058	5,624	798	9,088	7,806
Jobs in Group 3 Industries (NH Avg. Annual Wages $15-$25,000)	1,419	3,734	296	12,568	4,174	5,850	4,638	473	9,805	3,423
Jobs in Group 4 Industries (NH Avg. Annual Wages < $15,000)	1,449	3,293	247	11,330	6,376	4,881	5,269	358	11,045	4,119
Jobs in Industries Suppressed	2,117	2,490	1,182	625	596	717	1,854	693	678	5,625
Total Jobs	6,857	15,708	2,080	57,572	15,061	25,323	19,943	3,037	35,700	24,515
% of Known Jobs in Industry Groups 3 & 4	60.51%	53.16%	59.15%	41.97%	72.93%	43.81%	54.17%	35.45%	58.96%	39.93%
Annual Wages Paid by Group 1 Industries	$8,947,017	$48,741,210	$390,281	$350,808,775	$37,464,095	$214,685,659	$88,031,383	$19,958,401	$192,833,357	$130,245,749
Annual Wages Paid by Group 2 Industries	$37,309,927	$113,030,462	$6,733,287	$664,219,515	$56,281,375	$177,923,824	$143,080,841	$16,459,781	$264,083,782	$240,984,599
Annual Wages Paid by Group 3 Industries	$30,524,640	$81,044,898	$4,992,703	$269,775,411	$84,250,138	$121,730,051	$98,320,762	$7,884,304	$231,592,991	$74,041,911
Annual Wages Paid by Group 4 Industries	$14,664,559	$36,672,041	$1,780,448	$137,514,488	$75,199,928	$58,001,859	$58,587,819	$3,400,373	$128,612,740	$53,021,119
Annual Wages in Industries Suppressed	$82,462,487	$64,008,683	$21,317,557	$16,702,726	$13,082,440	$17,936,855	$39,568,105	$12,258,098	$16,308,872	$187,180,024
Total Wages, 1994	$153,908,610	$341,497,292	$35,214,276	$1,438,820,915	$266,257,974	$590,277,848	$425,586,910	$59,758,957	$833,231,542	$685,453,402
Average Annual Wage in Group 1 Industry	$29,923	$32,280	$35,480	$35,301	$30,434	$31,493	$31,919	$27,833	$36,456	$36,772
Average Annual Wage in Group 2 Industry	$23,719	$23,831	$18,498	$28,734	$20,969	$25,209	$25,441	$20,678	$29,059	$30,872
Average Annual Wage in Group 3 Industry	$21,511	$21,705	$16,867	$21,465	$20,185	$20,809	$20,768	$16,248	$24,112	$21,631
Average Annual Wage in Group 4 Industry	$10,120	$11,138	$7,208	$12,137	$11,794	$11,883	$11,119	$9,498	$11,644	$12,872
Average Annual Wage in Suppressed Industries	$29,505	$25,706	$18,346	$26,682	$21,917	$25,016	$23,921	$17,688	$24,054	$29,717
Average Annual Wage	$22,445	$21,740	$16,930	$24,992	$17,679	$23,310	$21,340	$19,677	$23,340	$27,145
Over (Under) Statewide Average Annual Wage	($3,111)	($3,816)	($8,626)	($584)	($7,877)	($2,246)	($4,216)	($5,879)	($2,216)	$1,589
Total Excess (Deficit) in Wages	($21,383,696)	($60,052,072)	($17,987,437)	($32,581,795)	($118,860,998)	($56,987,051)	($84,234,392)	($17,878,370)	($79,277,241)	$39,030,789
ITEMS DERIVED FROM HEALTH&HS DATA:										
AFDC Cases, 2/95	197	454	80	1,052	378	506	482	100	867	174
Medicaid Only Cases, 2/95	269	722	93	1,317	853	681	718	201	887	314
% Families Added to Medicaid 1986-95	12.30%	18.10%	11.70%	10.60%	19.60%	10.30%	14.40%	15.50%	7.50%	8.40%
1995 AFDC Cases as % of 1985 Cases	121.60%	153.90%	109.10%	228.70%	276.50%	132.50%	207.20%	93.50%	256.50%	188.90%
1995 AFDC Cases as % of 1975 Cases	108.80%	156.00%	214.30%	141.40%	255.80%	108.30%	142.20%	137.00%	130.00%	132.80%
% of Families with Children Receiving AFDC	8.50%	9.00%	8.40%	8.20%	8.50%	8.60%	7.50%	8.90%	4.00%	3.90%
% of Families with Children Receiving Medicaid	20.20%	23.20%	21.50%	14.00%	23.40%	15.60%	19.10%	26.90%	9.30%	11.00%
ITEMS DERIVED FROM 1990 US CENSUS:										
Population, 1990	17,716	38,470	5,288	124,059	34,605	59,706	46,920	8,428	113,223	37,651
Persons for Whom Poverty is Determined	17,497	37,558	5,148	119,720	34,105	58,961	46,284	8,230	112,598	33,883
Persons Below 150% of Poverty	3,322	6,749	1,234	13,619	5,952	7,977	6,423	1,621	7,470	4,493
Persons 150-185% of Poverty	1,198	2,269	453	6,388	2,894	3,478	3,381	854	3,349	1,750
% of Persons Below 150% of Poverty	18.99%	17.97%	23.98%	11.38%	17.45%	14.00%	13.88%	19.70%	6.63%	13.26%
% of Persons Below 185% of Poverty	25.83%	24.01%	32.78%	16.71%	25.35%	20.11%	21.18%	30.07%	9.81%	18.43%
Families with Children, 1990	2,306	5,069	711	16,914	4,401	7,620	6,174	1,120	16,567	4,440
Married Couple Families with Child(ren)	1,846	3,987	566	13,998	3,624	6,093	5,011	921	14,692	3,671
Male Headed Families with Child(ren)	64	338	33	725	147	340	274	48	412	232
Female Headed Families with Child(ren)	396	744	112	2,193	630	1,187	889	151	1,463	537
% of All Families Which Are Single-Parent	24.92%	27.14%	25.62%	20.85%	21.44%	25.06%	23.21%	21.61%	12.78%	20.95%
16-19 Year Olds	841	2,152	265	6,322	1,412	3,710	2,315	518	5,835	2,860
16-19 Year Olds, Not Graduated & Not in School	50	281	56	545	162	297	235	37	461	111
% 16-19 Year Olds Who Are School Dropouts	5.95%	13.06%	19.65%	8.62%	11.47%	8.01%	10.15%	7.17%	7.90%	3.88%
18-24 Year Olds	1,432	3,285	446	10,997	2,241	6,958	3,523	697	9,745	6,191
Ages 25+, Not High School Graduate	3,939	6,151	1,125	13,743	4,125	7,452	5,841	1,423	10,436	3,450
Ages 18+, Not High School Graduate	4,227	7,196	1,287	16,292	4,816	8,733	6,695	1,588	12,426	4,007
% 18-24 Year Olds Not High School Graduate	20.11%	31.81%	36.32%	23.16%	30.83%	18.41%	29.92%	23.39%	20.42%	9.00%
Aggregate Personal Income	$221,555,097	$520,972,622	$59,508,918	$1,892,463,456	$478,039,250	$827,668,224	$684,553,660	$97,424,368	$1,995,872,940	$587,291,911
Per Capita Income	$12,506	$13,542	$11,258	$15,255	$13,814	$13,862	$14,590	$11,560	$17,626	$15,598

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Labor Market Area (LMA):	Littleton	Manchester	Nashua	Peterborough	Plymouth	Portsmouth	Boston MA NH	Lowell MA NH	Nelgonia Location	NH TOTAL
ITEMS DERIVED FROM DES DATA:										
Jobs in Group 1 Industries (NH Avg. Annual Wages >$35,000)	582	20,685	21,950	1,309	700	15,804	552	0	5,077	102,510
Jobs in Group 2 Industries (NH Avg. Annual Wages $25-$35,000)	3,259	25,780	22,459	3,494	1,922	30,590	227	249	1,476	181,833
Jobs in Group 3 Industries (NH Avg. Annual Wages $15-$25,000)	2,166	20,897	17,024	3,012	2,530	18,516	638	653	2,553	123,017
Jobs in Group 4 Industries (NH Avg. Annual Wages < $15,000)	1,981	18,755	17,359	2,115	3,445	20,617	1,553	271	1,476	115,998
Jobs in Industries Suppressed	1,877	2,148	1,636	1,151	2,155	2,901	2,183	327	460	8,379
Total Jobs	9,565	88,263	80,428	11,081	10,752	88,428	5,133	1,500	11,042	509,735
% of Known Jobs in Industry Groups 3 & 4	51.31%	44.76%	43.84%	51.83%	89.50%	45.76%	73.77%	78.77%	38.07%	47.48%
Annual Wages Paid by Group 1 Industries	$18,264,717	$781,123,572	$1,014,657,936	$45,602,245	$21,862,171	$602,887,923	$18,780,463	$322,439	$255,570,847	$ 4,014,800,173
Annual Wages Paid by Group 2 Industries	$70,265,676	$786,732,280	$709,320,756	$93,561,288	$50,315,984	$881,368,692	$5,336,884	$5,884,816	$38,884,310	$ 4,638,945,200
Annual Wages Paid by Group 3 Industries	$43,462,884	$486,802,268	$426,652,338	$82,190,769	$50,761,101	$398,041,864	$17,356,155	$13,520,597	$57,526,685	$ 2,808,575,851
Annual Wages Paid by Group 4 Industries	$22,600,883	$206,685,803	$206,088,201	$23,976,819	$40,410,605	$240,221,911	$17,544,625	$3,137,576	$26,904,390	$ 1,385,920,789
Annual Wages in Industries Suppressed	$34,582,834	$61,757,381	$48,529,550	$37,038,621	$53,690,128	$92,964,889	$101,812,462	$7,560,727	$14,286,056	$ 176,547,576
Total Wages, 1994	$189,176,794	$2,323,101,304	$2,405,248,781	$282,369,742	$217,039,989	$2,215,485,279	$160,830,589	$30,426,155	$393,172,288	$ 13,026,789,589
Average Annual Wage in Group 1 Industry	$31,383	$37,763	$46,226	$34,837	$31,232	$38,148	$34,023	$35,827	$50,339	$ 39,165
Average Annual Wage in Group 2 Industry	$21,561	$30,517	$31,583	$26,778	$26,179	$28,812	$23,511	$24,520	$26,344	$ 28,665
Average Annual Wage in Group 3 Industry	$20,066	$23,295	$25,062	$27,288	$20,064	$21,497	$27,204	$20,705	$22,533	$ 22,831
Average Annual Wage in Group 4 Industry	$12,015	$12,338	$11,872	$11,337	$11,730	$11,652	$11,297	$11,578	$18,226	$ 11,948
Average Annual Wage in Suppressed Industries	$20,622	$28,778	$29,664	$32,180	$24,914	$32,048	$46,978	$23,121	$31,057	$ 27,990
Average Annual Wage	$19,778	$26,930	$29,908	$25,482	$20,186	$25,054	$31,294	$20,284	$35,607	$ 25,556
Over (Under) Statewide Average Annual Wage	($5,778)	$1,374	$4,350	($74)	($5,370)	($302)	$5,738	($5,272)	$10,051	0
Total Excess (Deficit) in Wages	($55,379,305)	$118,789,590	$350,503,373	($813,917)	($57,845,201)	($44,462,191)	$29,499,585	($7,912,427)	$111,193,912	$ (9,598,834)
ITEMS DERIVED FROM HEALTH&HS DATA:										
AFDC Cases, 2/95	223	2,148	1,439	185	237	1,715	102	30		10,116
Medicaid Only Cases, 2/95	398	1,963	1,317	248	349	2,004	78	43		12,235
% Families Added to Medicaid 1986-95	18.80%	13.20%	9.30%	8.30%	14.30%	11.50%	18.70%	4.80%		11.30%
1995 AFDC Cases as % of 1985 Cases	170.20%	223.80%	323.40%	279.70%	194.30%	177.90%	204.00%	218.70%		205.10%
1995 AFDC Cases as % of 1975 Cases	123.90%	157.70%	179.40%	181.30%	183.70%	112.20%	150.00%	185.70%		142.70%
% of Families with Children Receiving AFDC	8.10%	9.20%	8.10%	4.00%	7.70%	7.50%	14.20%	2.90%		8.90%
% of Families with Children Receiving Medicaid	22.60%	17.70%	11.60%	9.90%	19.10%	18.30%	25.10%	8.00%		15.20%
ITEMS DERIVED FROM 1990 US CENSUS:										
Population, 1990	21,037	173,641	168,330	30,906	25,337	186,932	7,252	9,406		1,109,107
Persons for Whom Poverty is Determined	20,491	166,912	166,754	29,296	23,629	177,894	7,222	9,380		1,075,558
Persons Below 150% of Poverty	4,245	19,528	13,765	2,662	5,168	23,153	775	820		126,776
Persons 150-185% of Poverty	1,745	6,405	5,002	1,603	1,866	8,764	552	106		51,655
% of Persons Below 150% of Poverty	20.72%	11.56%	8.25%	9.09%	21.87%	13.02%	10.73%	8.61%		11.97%
% of Persons Below 185% of Poverty	29.23%	15.35%	11.25%	14.56%	29.77%	17.94%	18.37%	7.74%		16.79%
Families with Children, 1990	2,748	23,253	23,754	4,160	3,070	22,773	718	1,363		147,161
Married Couple Families with Child(ren)	2,199	18,972	20,270	3,548	2,479	18,307	551	1,255		121,986
Male Headed Families with Child(ren)	146	959	751	181	177	863	72	30		5,772
Female Headed Families with Child(ren)	403	3,322	2,733	453	414	3,603	95	78		19,403
% of All Families Which Are Single-Parent	24.97%	22.56%	17.19%	17.32%	23.64%	24.40%	30.31%	8.61%		20.64%
16-19 Year Olds	1,068	9,798	9,186	1,963	2,056	11,446	314	560		62,619
16-19 Year Olds, Not Graduated & Not in School	197	1,200	899	186	116	955	71	30		5,889
% 16-19 Year Olds Who Are School Dropouts	18.45%	12.25%	9.81%	9.48%	5.64%	8.34%	22.61%	5.36%		9.40%
18-24 Year Olds	1,708	18,754	15,859	3,166	4,506	25,163	740	814		116,226
Ages 25+, Not High School Graduate	3,243	22,981	15,877	2,860	2,937	19,277	1,485	1,101		127,406
Ages 18+, Not High School Graduate	3,827	28,869	19,440	3,490	3,418	22,902	1,868	1,285		150,364
% 18-24 Year Olds Not High School Graduate	34.17%	20.84%	22.47%	19.90%	10.87%	14.41%	27.43%	22.80%		19.75%
Aggregate Personal Income	$256,033,805	$2,877,992,662	$3,118,513,188	$495,437,817	$303,066,634	$3,043,115,935	$112,993,958	$166,682,720		$ 17,738,967,165
Per Capita Income	$12,171	$16,555	$18,526	$16,030	$11,961	$16,279	$15,581	$17,715		$ 15,994

Appendix B2 Industries Grouped by NH Average Wages

SIC CODE	INDUSTRY	AVERAGE WEEKLY WAGE	INDUSTRY GROUPING*	ANNUAL AVG. EMPLOYMENT**	TOTAL WAGES
62	Security & Commodity Dealers, etc.	$1,169.82	1	881	$53,607,125
49	Electric, Gas, Sanitary Services	$882.76	1	4,569	$209,717,637
89	Miscellaneous Services	$821.31	1	64	$2,719,069
67	Holding & Other Investment Offices	$818.69	1	1,219	$51,877,562
35	Indus. & Comm. Machn. & Comp. Equip.	$794.50	1	19,180	$792,420,690
38	Instruments	$787.35	1	10,728	$439,232,338
81	Legal Services	$761.31	1	4,402	$174,252,728
48	Communications	$741.86	1	4,289	$165,471,476
	Federal Government	$737.17	1	7,894	$302,588,185
50	Wholesale Trade: Durable Goods	$735.71	1	14,458	$553,130,978
28	Chemicals & Allied Products	$732.81	1	1,182	$45,041,291
26	Paper & Allied Products	$708.04	1	4,751	$174,915,781
87	Eng., Acctg., Res., Mgt. & Related Services	$706.00	1	9,019	$331,091,686
63	Insurance Carriers	$701.34	1	8,997	$328,110,015
99	Nonclassifiable Establishments	$700.11	1	302	$11,006,709
51	Wholesale Trade: Nondurable Goods	$691.03	1	9,360	$336,324,173
61	Credit Agencies	$684.90	1	1,216	$43,292,730
20	Food & Kindred Products	$669.13	2	2,348	$81,707,360
16	Heavy Construction, Except Bldg. Constr.	$649.29	2	2,468	$83,316,070
36	Electronics Except Computers	$628.98	2	14,954	$489,111,982
32	Stone, Clay, Glass & Concrete Products	$620.18	2	1,997	$64,399,684
64	Insurance Agents, Brokers, & Service	$609.80	2	3,000	$95,120,893
33	Primary Metal Industries	$594.07	2	4,784	$147,782,149
34	Fabricated Metal Products	$578.10	2	7,501	$225,480,785
30	Rubber & Misc. Plastics Products	$563.82	2	8,791	$257,747,178
27	Printing, Publishing, & Allied	$559.04	2	7,982	$232,042,283
	State Government	$541.46	2	18,326	$515,973,891
80	Health Services	$539.91	2	43,552	$1,222,747,964
22	Textile Mill Products	$531.02	2	3,759	$103,788,374
55	Retail Trade: Automotive & Gas	$521.93	2	11,375	$308,731,783
42	Trucking	$518.63	2	5,125	$138,225,101
45	Air Transportation	$509.11	2	1,303	$34,482,172
15	Building Construction	$506.02	2	4,450	$117,100,630
60	Banking	$505.60	2	7,554	$198,593,169
44	Water Transportation	$495.90	2	222	$5,724,679
17	Special Trade Contractors	$494.65	2	11,008	$283,136,405
25	Furniture & Fixtures	$485.86	2	1,335	$33,732,648
	Local Government	$472.93	3	42,618	$1,048,061,845
76	Miscellaneous Repair Services	$469.90	3	1,339	$32,712,325
82	Educational Services	$465.85	3	11,505	$278,694,423

SIC CODE	INDUSTRY	AVERAGE WEEKLY WAGE	INDUSTRY GROUPING*	ANNUAL AVG. EMPLOYMENT**	TOTAL WAGES
73	**Business Services**	$462.04	3	22,721	$545,895,225
24	Lumber & Wood Products	$445.35	3	4,398	$101,853,329
2	Agriculture Production: Livestock	$432.43	3	383	$8,615,999
8	Forestry	$428.07	3	98	$2,188,889
57	Retail Trade: Furniture & Equipt.	$423.63	3	4,471	$98,487,480
75	Automotive Services & Garages	$420.68	3	4,119	$90,101,177
52	Retail Trade: Building Materials	$412.35	3	4,953	$106,205,400
65	Real Estate	$400.35	3	5,150	$107,219,116
9	Fishing, Hunting, & Trapping	$390.21	3	25	$510,649
23	Apparel	$375.74	3	2,015	$39,362,321
59	Retail Trade: Miscellaneous	$351.83	3	16,648	$304,589,322
7	Agricultural Services	$329.28	3	2,574	$44,078,351
83	Social Services	$270.70	4	12,712	$178,938,397
72	Personal Services	$270.24	4	5,768	$81,060,930
86	Membership Organizations	$269.36	4	3,185	$44,606,267
78	Motion Pictures	$258.43	4	1,388	$18,657,182
1	Agricultural Production: Crops	$255.52	4	757	$10,063,920
53	Retail Trade: General Merch&ise	$254.90	4	13,376	$177,298,816
41	Passenger Transportation	$246.05	4	2,480	$31,730,947
79	Amusement & Recreation Services	$245.58	4	6,953	$88,793,971
84	Mus. & Art Gals., Botan. & Zool. Gardens	$239.23	4	329	$4,086,545
54	Retail Trade: Food Stores	$239.09	4	20,335	$252,821,194
70	Hotels	$237.12	4	8,154	$100,534,644
88	Private Households	$231.24	4	897	$10,790,029
56	Retail Trade: Apparel	$226.43	4	6,857	$80,740,195
58	Retail Trade: Eating & Drinking	$179.27	4	32,804	$305,797,752
37	Transportation Equipment	n	Suppressed	n	n	
29	Petroleum Refining & Related Industries	n	Suppressed	n	n	
39	Miscellaneous Manufacturing	n	Suppressed	n	n	
47	Transportation Services	n	Suppressed	n	n	
10	Metal Mining	n	No Data	0	$0
40	Railroad Transportation	n	No Data	0	$0
46	Pipelines	n	Suppressed	n	n	
14	Mining & Quarrying of Nonmetallic Minerals	n	Suppressed	n	n	
31	Leather & Leather Products	n	Suppressed	n	n	
	Total of Suppressed Counts			6,378	$178,547,576
	TOTALS/AVG.	**$491.46**		**509,735**	**$13,026,789,589**

See Fig. 5.3, Chapter 5

* Industries were grouped into four categories based on NH statewide average wages paid by employers in the industry, in 1994: Group 1 Industries avg. annual wage >$35,000; Group 2 $25,000-$35,000; Group 3 $15,000-$25,000; Group 4 <$15,000.

**Average number of industry jobs in NH, annual basis.

Appendix C Sources and Methods of Calculation

Chapter 1:

1989 Median Family Income: Taken directly from 1990 Census (STF3A CD-ROM, US Dept. of Commerce, Bureau of the Census, referred to as 1990 Census).

Percent of Children in Families Below Poverty: Derived by dividing the number of children in families below poverty by the number of children (1990 Census).

Percent of Persons Below 185% of Poverty: Derived by summing the number of persons below 150% of poverty with the number of persons between 150% and 185% of poverty and then dividing by the number of persons for whom poverty was determined (1990 Census).

Per Capita Income 1993: Per Capita Income Report for 1993, NH Dept. of Revenue Administration.

Economic Clusters: For each of the four economic factors listed above, the towns were rank ordered from highest to lowest and then broken into five groups. The breakpoint between groups was placed so that each of the five groups would contain as nearly equal population as possible. Each town was then assigned a cluster number (from 1-5) for that factor. The four sets of cluster numbers were averaged. Those with averages from 1.00 through 1.75 were then assigned to Cluster 1; 2.00-2.50 to Cluster 2; 2.75-3.50 to Cluster 3; 3.75-4.00 to Cluster 4; 4.25-5.00 to Cluster 5. These breakpoints were selected so that each of the clusters would contain as close to 20% of the state's population as possible without assigning two towns with the same average to different clusters.

Each of these factors could have been used alone to categorize communities. Using an average, however, has the advantage of eliminating the distorting effect one factor alone sometimes has on a handful of communities. For example, the income per capita measure is low in college towns like Plymouth, New London, and Durham because a large number of students with little or no income are included in deriving the measure.

Chapter 2:

Cluster Population: Derived by summing the municipal populations (1990 Census) by economic cluster (see above).

Percent of Children in Poverty: Derived by dividing the number of children at or below the federal poverty line by the number of children age 0-17 (1990 Census).

AFDC Cases (1995): Derived by summing the caseloads, by cluster and statewide, from the June, 1995 AFDC caseload report, from NH Div. of Human Services, NH Dept. of Health & Human Services, hereafter referred to as HHS.

Percent of Families Dependent on AFDC, 1986-1995: Caseload levels on annual basis provided by HHS.

FAMILY STRUCTURE:

Percent of Children in Female-Headed Households: Derived by dividing the number of children in female-headed households by the number of children in all households, by economic cluster and statewide (1990 Census).

Percent of Births to Unmarried Women: Derived by dividing the number of births to unmarried women for the period 1990-1994, by the number of births to women with marital status identified on birth record for the period (NH Div. of Public Health Services, Health Data Services, Statistical Birth Files, hereafter referred to as NH Birth Files), by economic cluster and statewide.

Percent of Children Experiencing Divorce: Derived by calculating the average annual number of children age 0-17 whose parents divorced during the period 1990-1994 (NH Health Data Services, Statistical Divorce Files), and dividing by the total number of children age 0-17 (1990 Census), by economic cluster and statewide.

Poverty and Family Structure: Numbers of children in poverty, in female-headed households and in 2-parent households, are taken from 1990 Census, by economic cluster and statewide. Percentages were derived by dividing number of children with selected characteristic by total number of children. "Female-headed household" and "fatherless home" are terms used to mean the same thing.

Chapter 3:

Maternal Risks, Pregnancy Risks, and Percent Low Birth-Weight: For the years 1990-1994, the numbers of births with selected characteristic were taken from NH Birth Files. Percentages were derived by dividing the number of births with a selected characteristic by the number of births with non-missing data for that characteristic. *Example:* 1990-1994 births to mothers with less than high school diploma were divided by the births during 1990-1994 to women with educational attainment identified on birth record. A similar methodology was used in calculating trends in Births to Unmarried Mothers and to Teenage Mothers for 1973-1994, and

trends in Late or No Pre-Natal Care for 1980-1994.

Cost of Smoking by Pregnant Women: Data on low birth-weight births during 1990-1994 to smokers and non-smokers were compared (NH Birth Files). The percentage of low birth-weight babies born to mothers who smoked was twice as high (7%) as the percentage of such babies born to non-smokers (3.5%). A total of 1,106 low birth-weight babies was born to mothers who smoked. Assuming a 3.5% rate for all births if no one had smoked during pregnancy, this total would have been cut in half, preventing approximately 553 low birth-weight births. Cost figures were derived by subtracting the average hospital cost for a normal-weight newborn from the average cost for a low birth-weight baby, and multiplying the result by the number of low birth-weight babies born to mothers who smoked (NH Uniform Hospital Discharge Data Set).

Chapter 4:

Third Grade Assessment Tests, 1995: Derived by dividing the number of students scoring at each proficiency level by the number of third graders tested (NH Dept. of Education). Language arts and mathematics tests were administered separately, with results reported separately. Due to the very small proportion of children scoring Advanced in both language and math, the chapter analysis combines scores for Advanced and Proficient. Raw data in the Appendix show separate scores for each of the four levels: Advanced, Proficient, Basic, and Novice.

Note: The NH Dept. of Education listed scores by school, not by town. If a school served more than one town, the same scores were used for both communities. This lead to a double-counting of third graders in a number of towns sharing an elementary school. Hence, statewide totals were not calculated. Some very small towns show 2 years of test scores. Gilsum, Surry and Sullivan are grouped with Swanzey because tested in 1995 only.

Chapter 5:

Total Jobs: 1994 Average Annual Employment by Labor Market Area (referred to as LMA) and Industry Code (Standard Industrial Classification, also known as SIC code), from files on disk provided by NH Dept. of Employment Security (referred to as DES). (Available in print: 1994 Profile of New Hampshire and its Eighteen Labor Market Areas: Employment and Wage Data, DES.)

Total Annual Payroll: Total Wages by LMA and Industry Code 1994 (DES). (Available in print from *Profile* cited above.)

Average Annual Wage: Derived by dividing total annual payroll by total jobs within any LMA, Industry Code, or relevant subtotal.

Families with Children: Derived by summing the number of married couple families with child(ren), female-headed families with child(ren), and male-headed families with children (1990 Census).

Industry Groups: Each of the 75 industry types identified by Industry Code (including government) was placed in one of four categories depending on its statewide average wage. Industries with a statewide average wage of $35,000 or greater were placed in Group1; $25,000-$35,000 in Group 2; $15,000-$25,000 in Group 3; and less than $15,000 in Group 4. The number of jobs were then summed for each Industry Group in each LMA. Dividing these numbers by the total number of jobs in the LMA results in the percentage of jobs by Industry Group. These percentages were then graphed in the pie charts of Figures 5.4, 5.5, and 5.6.

Per Capita Income figures for LMAs: Derived by multiplying the 1989 per capita income for each municipality by the 1990 population for that municipality to obtain an aggregate income figure (1990 Census). These aggregates for all towns in an LMA were then summed and the sum divided by the total population for the towns in the LMA. The resulting per capita income for an LMA was graphed on the vertical axis of Figure 5.7.

Percentage of Persons Below 185% of Poverty in an LMA: Derived by summing the number of persons below 185% of poverty in each town in the LMA and dividing the result by the sum of the number of persons for whom poverty was determined within the same towns (1990 Census). The result was graphed on the vertical axis of Figure 5.8.

Family Medicaid Dependence in an LMA: Derived by summing the number of Medicaid families in each town in the LMA (special report of February, 1995 prepared by HHS) and dividing the result by the sum of the number of families with child(ren) in the same towns (1990 Census). The result was graphed on the vertical axis of Figure 5.9.

Chapter 6:

Families with Kids: Derived by summing the number of married couple families with child(ren), female-headed families with child(ren), and male-headed families with children (1990 Census) for each town, then summing by

economic cluster.

AFDC 2/86: The money payment AFDC cases in each town (computer report HHS210, HHS, run date 2/6/1986).

AFDC 2/95: Derived by summing the money payment AFDC and AFDC-UP cases in each town (computer report HHS210, HHS, run date 2/1/1995).

Medicaid 2/86: Derived by summing the count of money payment AFDC cases and medical-assistance-only AFDC cases in each town (computer report HHS210, HHS, run date 2/6/1986).

Medicaid 2/95: Derived by summing the count of money payment AFDC cases, medical-assistance-only AFDC cases, money payment AFDC-UP cases, medical-assistance-only AFDC-UP cases in each town (computer report HHS210, HHS, run date 2/1/1995).

Food Stamps 2/95: Derived by summing the public assistance and non-public-assistance food stamp cases (computer report HHS210, HHS, run date 2/1/1995) in each town.

Percent of Families on Medicaid 2/1/95: Derived by dividing the count of family Medicaid cases (cases of families with children only) for the town by the number of families with kids in that town.

Cost of the 3 Public Assistance Programs: The total expenditure of the Medicaid program for families with children in 1995 was $108,662,950 (Annual Report, NH Div. of Human Services, 1995; 1995 data for AFDC and Food Stamps were taken from the same report). This amount was allocated among the municipalities in proportion to each town's share of the total number of families on Medicaid on 2/1/95. Similarly, the total cost of AFDC in 1995 of $59,816,757 was allocated among the towns based on the proportion of each town's share of the total number of AFDC cases on 2/1/95. The total value of food stamp coupons distributed in 1995 was $45,644,830. This was allocated among the towns on the basis of each town's proportion of the total food stamp caseload on 2/1/95. The resulting three figures were then summed for each town.

The figures for each town were then aggregated by economic cluster to obtain the results included in *Figure 6.2*

Cost Per Capita: Derived by dividing the cost for the three programs by the population (1990 Census).

Chapter 7:

Monthly Unemployment Rates: From historic tables provided by the NH Dept. of Employment Security (DES) and supplemented by recent data from the monthly Economic Conditions in New Hampshire, DES.

Monthly AFDC Cases: From a special computer data file containing historic caseload figures provided by HHS and supplemented by recent data from the monthly Grant Status Report, DHS.

AFDC Caseloads/1,000 Population: For each month an interpolated monthly population figure for the state was calculated based on the annual population figures published by the NH Office of State Planning. This population count was then divided into the number of AFDC cases for the month.

AFDC Cases & the Unemployment Rate: Both the unemployment rate and the AFDC case data were smoothed. The actual figure for each month was averaged with the figures for the two prior months and the two subsequent months to obtain the smoothed results plotted in Figure 7.1.

Changes in Unemployment Rate and in AFDC Caseload over Three Month Periods, 1969-1995: The actual unemployment rate for each month was compared with the rate for 3 months earlier to calculate the change in the rate. AFDC cases in a given month were subtracted from the number of cases three months earlier to determine the change in caseload and that, in turn was divided by the earlier figure to determine the percentage change in caseload over the three month period. For each month, the change in unemployment rate was plotted on the horizontal axis and the change in AFDC caseload on the vertical axis in Figure 7.2.

Immediate Causes of AFDC Cases: Unpublished study of 3,100 AFDC cases, August 1989-January 1990, HHS. Study identified the most immediate cause that triggered the client's application and eligibility for AFDC during the period.

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Appendix D Glossary of Selected Terms

Aid to Families With Dependent Children (AFDC): Federal/state human services program providing cash assistance to low income families. Families with household income below (approximately) 50% of the federal poverty level are eligible for aid in NH.

Cluster or Quintile Analysis: For the purposes of this book, a grouping of communities with similar economic conditions as measured by four factors (1989 median family income, 1993 per capita income, percent of children in families below poverty, and percent of persons below 185% of poverty). See Appendix C, Economic Clusters.

Educational Assessment Test Scores (third grade): Students received "scores" equivalent to proficiency levels defined by NH Dept. of Education. In these tests, students' performance was scored based on how well they met the test standards, rather than on how well they did compared to other students taking the test. Scores (from high to low) were Advanced, Proficient, Basic, and Novice. See Chapter 4 for full definitions of these scores for language arts and for mathematics.

Employment and Wages: Data are provided to NH Dept. of Employment Security (DES) by employers in connection with their participation in the state's unemployment compensation program. Data are not available for the self-employed. In order to protect the confidentiality of the employment and wage information of each employer, data for some industries (Standard Industrial Classification or SIC codes) may not be disclosed. Requests were made by a Kids Count NH consultant for the suppressed data needed to provide a more complete analysis in such LMAs as Colebrook, where wage data are unavailable for 56% of the total jobs. The request was denied.

Family Income Compatible with Decency and Health: $2,402 per month for a family of four ($28,824 annually) is the income level defined by NH state legislators as "the current cost of the basic necessities of living compatible with decency and health." State law requires the Div. of Human Services to establish this "standard of need" and revise it annually on the basis of "reliable market data." See Revised Statutes Annotated (RSA 167.7, II) and State Rules (SR 95-42, July 1995, Sec. 601, Table A).

Industry Groups: Four groups of NH industries are defined on the basis of the statewide average weekly wages paid by NH employers in a given industry. The average wages are presented on an annualized basis for clarity. Group 1 = Industries paying average annual wages over $35,000; Group 2 = $25-35,000; Group 3 = $15-25,000; Group 4 = under $15,000.

Industry Types: 75 industry types defined by the federal Office of Management and Budget are published in the Standard Industrial Classification Manual and commonly identified by their numerical SIC code. (See Appendix B2.)

Labor Market Area (LMA): Government-defined region based on typical employment and commuting patterns. For LMAs that contain towns in more than one state, data were analyzed for the NH portion of the LMA only. Two of NH's 18 LMAs (Pelham and Seabrook/South Hampton) were omitted from the analysis because the population of the NH portion was too small in proportion to the whole to permit meaningful analysis. However, raw data from these two LMAs are presented in Appendix B1.

Late Pre-Natal Care: Care begun in the seventh month of pregnancy or later.

Lawrence MA-NH LMA: Salem-Derry area is the NH portion of this LMA. Towns included: Atkinson, Chester, Danville, Derry, Freeman, Fremont, Hampstead, Kingston, Newton, Plaistow, Raymond, Salem, Sandown, Windham.

Low Birth-Weight: Birth-weight from 3 to 5.5 lbs (1500-2500 grams). Very Low Birth-Weight is less than 3 lbs.

Poverty Level: The federal poverty level as of January, 1996, was $1,263 net income per month for a family of four ($15,156 annually). Levels are updated annually.

185% of Poverty: $2,336 per month for a family of four ($28,032 annually) as of January, 1996. (Multiply the federal poverty level by 185%.)

182

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